

Commonwealth of Kentucky Personnel Cabinet

Prepared for:
Kentucky Group Health Insurance Board Members

June 2006

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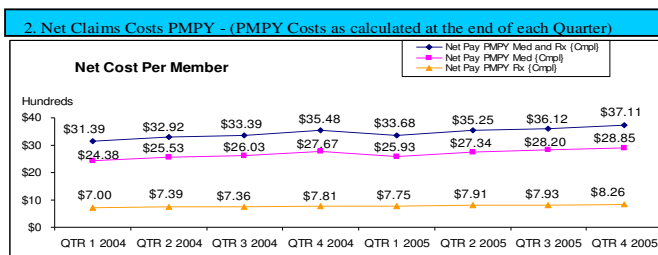
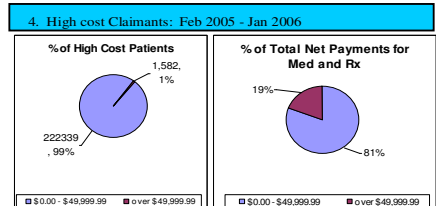
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Dashboard Report

Based on Incurred Claims

Includes projections for Incurred by not yet reported claims (IBNR or CMPL)

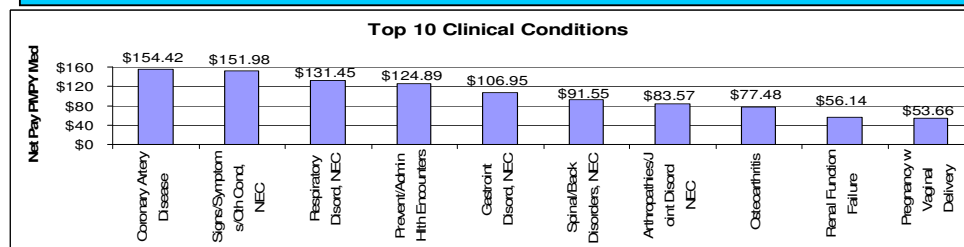
1. Enrollment			
Fact	Feb 2005 - Jan 2006	Feb 2004 - Jan 2005	% Change
Employees Avg Med	144,227	143,875	0.20%
Members Avg Med	230,345	227,942	1.10%
Family Size Avg	1.6	1.6	0.80%
Member Age Avg	37.1	37.0	0.40%



3. Allowed Claims Costs PMPY with Norms					
	Feb 2004 - Jan 2005	Feb 2005 - Jan 2006	Trend	Recent US Norm	Comp to Norm
Allow Amt PMPY Med (Cmpl)	\$2,929.05	\$3,149.48	8%	\$3,363.29	-6.79%
Allow Amt PMPY IP Acute (Cmpl)	\$869.77	\$906.46	4%	N/A	N/A
Allow Amt PMPY OP Med (Cmpl)	\$2,017.27	\$2,223.83	10%	\$2,169.37	2.45%
Allow Amt PMPY OP Fac Med	\$948.90	\$1,017.89	7%	N/A	N/A
Allow Amt PMPY Office Med (Cmpl)	\$693.44	\$788.82	14%	\$0.00	N/A
Allow Amt PMPY OP Lab (Cmpl)	\$135.70	\$142.32	5%	\$0.00	N/A
Allow Amt PMPY OP Rad (Cmpl)	\$257.89	\$299.11	16%	\$0.00	N/A
Out of Pocket PMPY Med (Cmpl)	\$284.57	\$300.61	6%	\$524.52	-74.49%
Allow Amt PMPY Rx (Cmpl)	\$1,022.50	\$1,079.03	6%	\$892.98	17.24%
Out of Pocket PMPY Rx (Cmpl)	\$276.39	\$263.51	-5%	\$0.00	N/A

Above Norm
Below Norm

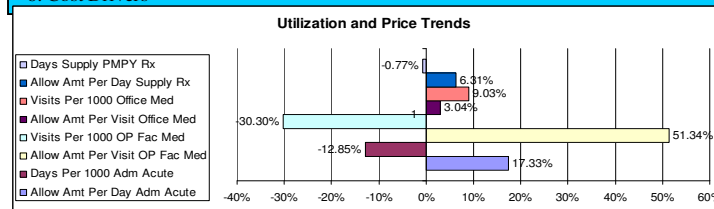
7. Top 10 Clinical Conditions (Medical Only): Feb 2005 to Jan 2006



5. Prescription Drug Programs				
	Fact	Feb 2004 - Jan 2005	Feb 2005 - Jan 2006	% Change
Mail Order	Discount Off AWP % Rx	25.06%	26.00%	3.77%
	Scripts Generic Efficiency Rx	85.27%	88.37%	3.64%
Retail	Discount Off AWP % Rx	25.36%	27.59%	8.79%
	Scripts Generic Efficiency Rx	88.09%	91.78%	4.19%
~Missing	Discount Off AWP % Rx	15.89%	34.61%	117.88%
	Scripts Generic Efficiency Rx	81.13%	83.36%	2.76%
Total	Discount Off AWP % Rx	25.20%	27.52%	9.18%
	Scripts Generic Efficiency Rx	88.05%	91.73%	4.18%
	Scripts Maint Rx % Mail Order	1.39%	2.29%	65.23%

6.b. Cost Driver Support Table			
Fact	Feb 2004 - Jan 2005	Feb 2005 - Jan 2006	% Change
Allow Amt Per Day Adm Acute	\$2,435.02	\$2,857.02	17.33%
Days Per 1000 Adm Acute	\$352.93	\$307.59	-12.85%
Allow Amt Per Visit OP Fac Med	\$461.53	\$698.48	51.34%
Visits Per 1000 OP Fac Med	\$2,055.68	\$1,432.77	-30.30%
Allow Amt Per Visit Office Med	\$101.64	\$104.73	3.04%
Visits Per 1000 Office Med	\$6,820.80	\$7,436.55	9.03%
Allow Amt Per Day Supply Rx	\$2.05	\$2.18	6.31%
Days Supply PMPY Rx	\$497.57	\$493.77	-0.77%

6. Cost Drivers



Introduction

The Department for Employee Insurance (DEI) is pleased to provide an analysis of the Kentucky Employees Health Plan. In response to requests for data analysis this report has been prepared to provide information related to enrollment, claims payment, and utilization.

It is the Department's intent to update this information on a monthly basis in an effort to continue to provide current information about Kentucky's Health Insurance Program.

Overview

This report is compiled using Medstat, which is DEI's health insurance information management system. Medstat warehouses enrollment and claims data. Enrollment data is provided by DEI while claims data is provided by each carrier.

Claims information may be analyzed by either "incurred" or "paid" dates. "Incurred" reports specify paid amounts for claims that were incurred in a specified timeframe. Due to the lag time in submittal and payment of claims, historical reports that are based on incurred claims may change significantly with each new database update since additional incurred claims will be added. "Paid" claims reports specify the paid amount for claims regardless of when the claims may have been incurred. Generally historical reports that are based on paid claims will not fluctuate significantly with each new database update unless claims adjustments have been made to previously paid claims. There is an exception to that rule for claims paid on or after January 2006. Prior to 2006, carriers submitted claims information to Medstat on a quarterly basis. Beginning in 2006 Humana and Express Scripts began submitting claims data on a monthly basis. Anthem, Bluegrass Family Health, CHA Health, and United Healthcare will continue to submit run out claims information in 2006; however, Anthem and United Healthcare will only submit data quarterly while Bluegrass Family Health and CHA have converted to a monthly schedule. Therefore, historical reports for 2006 "paid" claims will fluctuate significantly depending on the last database update.

Enrollment in the KEHP changes on a daily basis due to a variety of reasons such as: new hires, adding dependents, dropping dependents, marriage, divorce, becoming Medicare eligible, etc. Therefore, Medstat is dealing with a fluid enrollment base. Also, each carrier processes claims slightly differently. During 2005 Medstat processed enrollment information for a total of 253,984 members as well as 7,196,140 claims (3,083,368 Medical claims and 4,048,855 prescriptions) from up to five different carriers. When dealing with such large numbers it is impossible to tag every claim to a corresponding group, carrier, service type, etc. While the tagging rate for the KEHP data exceeds 99%, you may still see information on reports stated as "~Missing". This indicates any enrollment or claims that could not be "tagged" by Medstat.

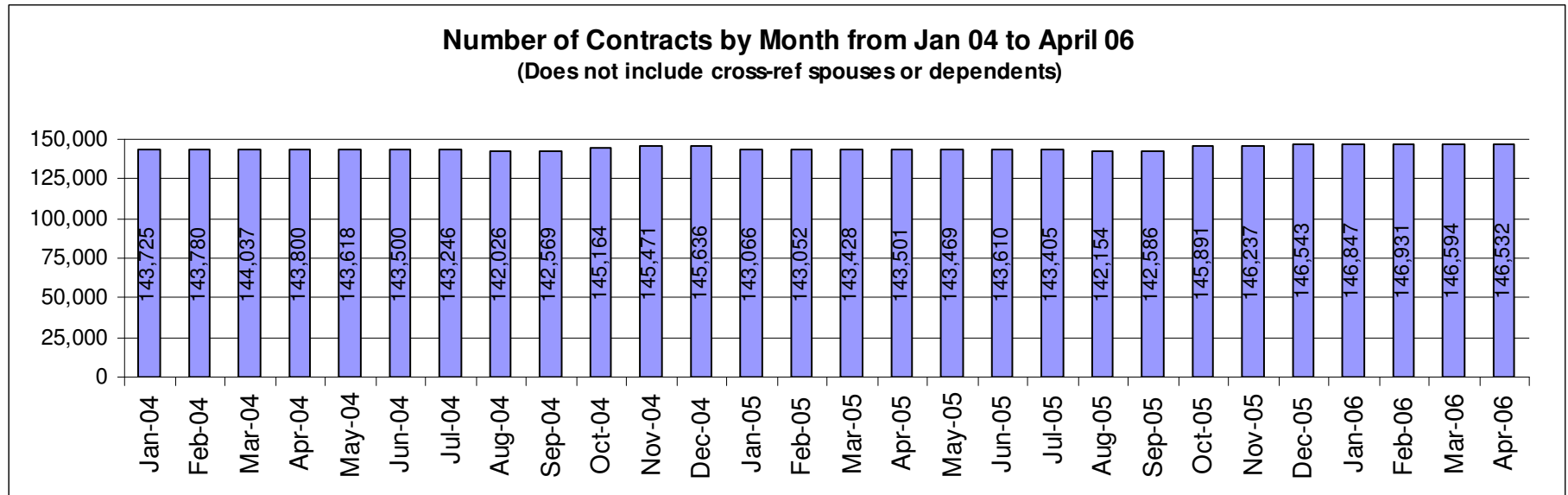
Definitions

DEI utilized the following definitions in preparing reports:

- “Employee” represents an individual eligible to participate in KEHP as a retiree in either KTRS or KRS, or by being employed by one of the agencies that participate with KEHP (example: state employee, school boards, Quasi agency, etc.). Employee may also be referred to as “planholder” or “contracts”. Please note that Medstat deals with Cross-reference plans uniquely. Although there are in fact two “employees” Medstat can only designate the planholder as an employee. Therefore, the cross-referenced spouse is considered a dependent and all claims and utilization data related to them is counted as a “member”.
- “Member” includes all employees plus any dependents who are covered through the KEHP. Members may also be referred to as “covered lives”.
- “Group” is Kentucky Retirement System (KRS), Kentucky Teachers Retirement System (KTRS), State Employees, School Boards, or Other (includes: COBRA, Health Departments, KCTCS, Quasi/Local Governments).
- “Plan” is Commonwealth Essential, Commonwealth Enhanced, Commonwealth Premier, HMO Option A, HMO Option B, POS Option A, POS Option B, PPO Option A, PPO Option B, or EPO Option C.
- “Carrier” may be Aetna, Anthem, Bluegrass Family Health, CHA Health, United Healthcare, or Humana (please note that Express Scripts data is designated as Humana).
- “Generic Efficiency” means the number of prescriptions that are filled with a generic product as a percentage of the total number of prescriptions where a generic is available.
- “OOP” is the amount paid out-of-pocket by the member for facility, professional, and prescription drug services. This generally includes coinsurance, co-payment, and deductible amounts.
- “Allowed Amount” is the amount of submitted charges eligible for payment for all claims. It is the amount eligible after applying pricing guidelines, but before deducting third party, co-payment, coinsurance, or deductible amounts.
- “Net Payment” is the net amount paid for all claims. It represents the amount after all pricing guidelines have been applied, and all third party, co-payment, coinsurance, and deductible amounts have been subtracted.
- “Patients” is the unique count of members who received facility, professional, or pharmacy services.

Enrollment

The following details planholder enrollment (contracts) from January 2004 through April 2006. (Note: There have been approximately 5,000 to 7,000 cross-referenced spouses in any given month that are not included in the following chart.)



The following shows the number of cross-reference spouses by month from January 2004 to April 2006.

Time Period	Number of Cross- Reference Spouses
Jan-04	5,035
Feb-04	5,034
Mar-04	5,035
Apr-04	5,047
May-04	5,041
Jun-04	5,040
Jul-04	5,009
Aug-04	4,951
Sep-04	4,937
Oct-04	4,978
Nov-04	4,972
Dec-04	4,966
Jan-05	6,933
Feb-05	6,960
Mar-05	6,996
Apr-05	7,008
May-05	7,026
Jun-05	7,028
Jul-05	7,018
Aug-05	6,960
Sep-05	6,985
Oct-05	7,100
Nov-05	7,106
Dec-05	7,117
Jan-06	7,075
Feb-06	7,072
Mar-06	7,084
Apr-06	7,104

The following represents planholder enrollment by group by month from January 2004 to April 2006.

Date	School Boards	KTRS	KRS	State Employees	Others*	Totals
Jan-04	66,989	14,122	19,723	33,655	9,236	143,725
Feb-04	66,889	14,167	19,933	33,538	9,253	143,780
Mar-04	67,169	14,095	19,952	33,501	9,320	144,037
Apr-04	67,144	13,995	19,933	33,411	9,317	143,800
May-04	67,087	13,937	19,953	33,309	9,332	143,618
Jun-04	67,044	13,890	20,022	33,216	9,328	143,500
Jul-04	66,437	14,043	20,300	33,034	9,432	143,246
Aug-04	63,993	14,973	20,565	32,953	9,542	142,026
Sep-04	64,275	15,014	21,417	32,178	9,685	142,569
Oct-04	66,794	14,945	21,535	31,994	9,896	145,164
Nov-04	67,052	14,895	21,667	31,940	9,917	145,471
Dec-04	67,170	14,843	21,685	32,037	9,901	145,636
Jan-05	65,778	14,746	21,621	31,505	9,416	143,066
Feb-05	65,630	14,758	21,734	31,453	9,477	143,052
Mar-05	66,006	14,698	21,715	31,509	9,500	143,428
Apr-05	66,075	14,635	21,713	31,581	9,497	143,501
May-05	66,059	14,566	21,695	31,642	9,507	143,469
Jun-05	66,084	14,493	21,759	31,778	9,496	143,610
Jul-05	65,200	14,766	22,115	31,748	9,576	143,405
Aug-05	63,275	15,344	22,289	31,814	9,432	142,154
Sep-05	63,438	15,325	22,827	31,623	9,373	142,586
Oct-05	66,491	15,263	22,862	31,750	9,525	145,891
Nov-05	66,815	15,207	22,896	31,792	9,527	146,237
Dec-05	67,005	15,136	22,900	31,937	9,565	146,543
Jan-06	67,867	15,299	23,200	32,143	8,338	146,847
Feb-06	67,783	15,288	23,386	32,130	8,344	146,931
Mar-06	68,005	15,215	22,992	32,016	8,366	146,594
Apr-06	67,985	15,153	22,969	32,052	8,373	146,532

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents planholder enrollment by plan by month from January 2004 to April 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premier	EPO Option C	HMO Option A	HMO Option B	POS Option A	POS Option B	PPO Option A	PPO Option B	Total
Jan-04	0	0	0	1,963	23,117	24,017	5,816	2,252	82,435	4,125	143,725
Feb-04	0	0	0	1,964	23,033	23,984	5,778	2,248	82,630	4,143	143,780
Mar-04	0	0	0	1,965	22,969	23,962	5,746	2,239	82,987	4,169	144,037
Apr-04	0	0	0	1,970	22,854	23,919	5,676	2,229	82,983	4,169	143,800
May-04	0	0	0	1,973	22,751	23,861	5,636	2,219	83,006	4,172	143,618
Jun-04	0	0	0	1,973	22,674	23,817	5,609	2,213	83,036	4,178	143,500
Jul-04	0	0	0	1,966	22,547	23,756	5,577	2,208	82,998	4,194	143,246
Aug-04	0	0	0	1,953	22,298	23,530	5,494	2,189	82,389	4,173	142,026
Sep-04	0	0	0	1,958	22,177	23,498	5,445	2,186	83,108	4,197	142,569
Oct-04	0	0	0	1,984	22,246	23,648	5,412	2,193	85,308	4,328	145,119
Nov-04	0	0	0	1,990	22,152	23,603	5,388	2,186	85,725	4,378	145,422
Dec-04	0	0	0	1,995	22,084	23,551	5,366	2,189	85,969	4,435	145,589
Jan-05	66,567	1,727	74,740	0	0	0	0	0	0	0	143,034
Feb-05	66,624	1,736	74,658	0	0	0	0	0	0	0	143,018
Mar-05	66,981	1,730	74,689	0	0	0	0	0	0	0	143,400
Apr-05	67,143	1,728	74,606	0	0	0	0	0	0	0	143,477
May-05	67,209	1,736	74,509	0	0	0	0	0	0	0	143,454
Jun-05	67,347	1,756	74,485	0	0	0	0	0	0	0	143,588
Jul-05	67,335	1,746	74,299	0	0	0	0	0	0	0	143,380
Aug-05	66,579	1,726	73,841	0	0	0	0	0	0	0	142,146
Sep-05	67,042	1,758	73,785	0	0	0	0	0	0	0	142,585
Oct-05	69,386	1,836	74,645	0	0	0	0	0	0	0	145,867
Nov-05	69,745	1,867	74,610	0	0	0	0	0	0	0	146,222
Dec-05	70,030	1,881	74,618	0	0	0	0	0	0	0	146,529
Jan-06	69,562	1,632	75,653	0	0	0	0	0	0	0	146,847
Feb-06	69,702	1,630	75,599	0	0	0	0	0	0	0	146,931
Mar-06	69,750	1,624	75,220	0	0	0	0	0	0	0	146,594
Apr-06	69,816	1,624	75,092	0	0	0	0	0	0	0	146,532

The following represents planholder enrollment by Carrier by month from January 2004 to April 2006.

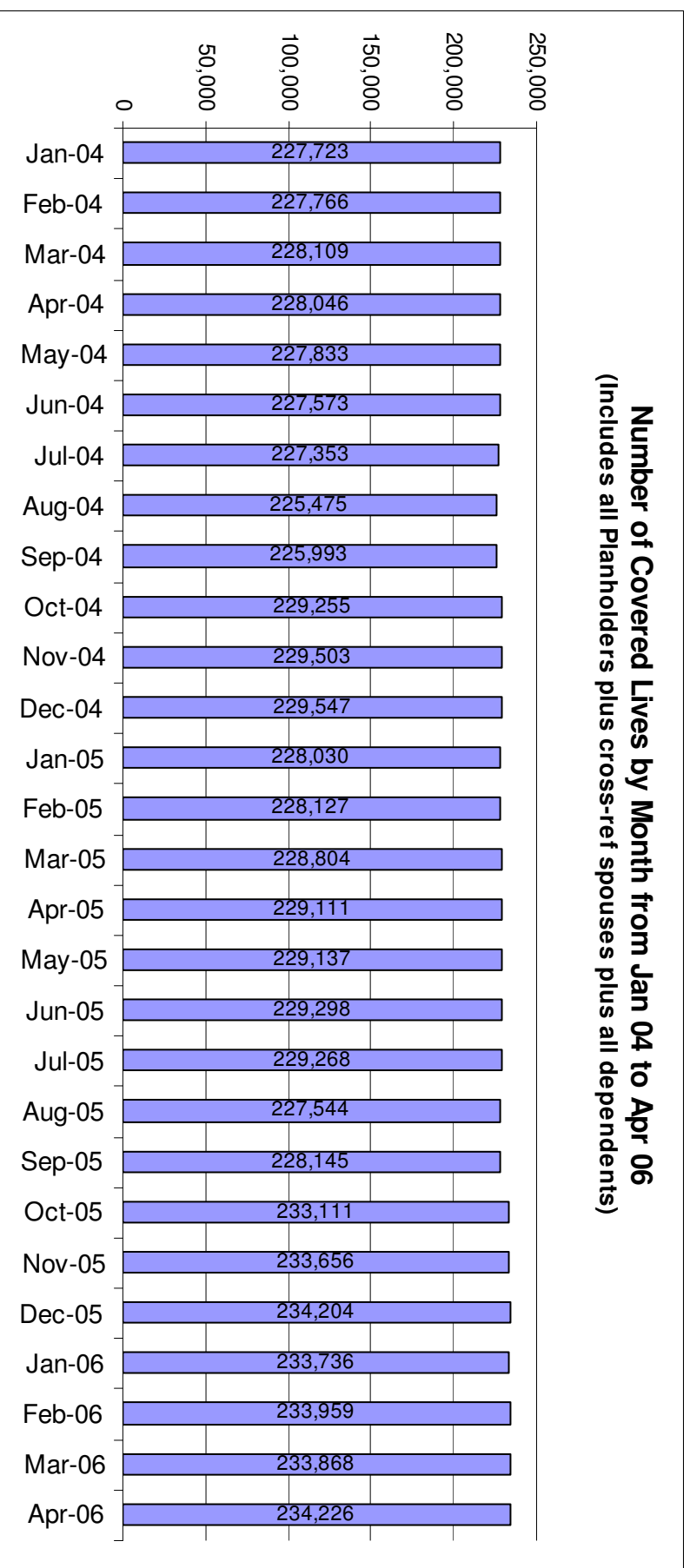
Time Period	Aetna	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	Total
Jan-04	0	0	54,654	32,885	56,186	0	143,725
Feb-04	0	0	54,671	32,822	56,287	0	143,780
Mar-04	0	0	54,757	32,773	56,507	0	144,037
Apr-04	0	0	54,653	32,622	56,525	0	143,800
May-04	0	0	54,515	32,560	56,543	0	143,618
Jun-04	0	0	54,440	32,491	56,569	0	143,500
Jul-04	0	0	54,263	32,382	56,601	0	143,246
Aug-04	0	0	53,827	32,031	56,168	0	142,026
Sep-04	0	0	53,865	32,030	56,674	0	142,569
Oct-04	0	0	54,655	32,327	58,136	0	145,118
Nov-04	0	0	54,705	32,310	58,406	0	145,421
Dec-04	0	0	54,732	32,329	58,528	0	145,589
Jan-05	0	21,353	52,343	27,496	0	41,840	143,032
Feb-05	0	21,355	52,342	27,467	0	41,852	143,016
Mar-05	0	21,418	52,461	27,513	0	42,005	143,397
Apr-05	0	21,429	52,486	27,537	0	42,023	143,475
May-05	0	21,399	52,470	27,524	0	42,055	143,448
Jun-05	0	21,386	52,505	27,571	0	42,121	143,583
Jul-05	0	21,348	52,432	27,617	0	41,981	143,378
Aug-05	0	21,142	51,916	27,450	0	41,633	142,141
Sep-05	0	21,137	52,157	27,497	0	41,782	142,573
Oct-05	0	21,675	53,326	27,951	0	42,908	145,860
Nov-05	0	21,715	53,455	27,983	0	43,060	146,213
Dec-05	0	21,740	53,574	28,023	0	43,188	146,525
Jan-06	0	0	0	0	146,847	0	146,847
Feb-06	0	0	0	0	146,931	0	146,931
Mar-06	0	0	0	0	146,594	0	146,594
Apr-06	0	0	0	0	146,532	0	146,532

The following represents planholder enrollment by Coverage Level by month from January 2004 to April 2006.

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
Jan-04	10,058	14,981	19,081	99,605	0	143,725
Feb-04	10,044	14,994	19,066	99,676	0	143,780
Mar-04	10,058	15,014	19,079	99,886	0	144,037
Apr-04	10,029	15,009	19,172	99,590	0	143,800
May-04	10,025	14,981	19,200	99,412	0	143,618
Jun-04	10,043	14,935	19,165	99,357	0	143,500
Jul-04	10,039	14,887	19,198	99,122	0	143,246
Aug-04	10,002	14,791	18,973	98,260	0	142,026
Sep-04	10,055	14,756	18,999	98,759	0	142,569
Oct-04	10,165	14,802	19,211	100,942	0	145,120
Nov-04	10,156	14,764	19,271	101,231	0	145,422
Dec-04	10,134	14,745	19,277	101,433	0	145,589
Jan-05	10,363	16,209	17,730	98,730	1	143,033
Feb-05	10,340	16,233	17,786	98,657	1	143,017
Mar-05	10,347	16,299	17,866	98,883	1	143,396
Apr-05	10,301	16,319	17,970	98,885	1	143,476
May-05	10,290	16,344	17,997	98,818	0	143,449
Jun-05	10,291	16,324	18,038	98,931	1	143,585
Jul-05	10,258	16,315	18,170	98,633	3	143,379
Aug-05	10,253	16,291	17,978	97,619	0	142,141
Sep-05	10,259	16,307	18,065	97,940	0	142,571
Oct-05	10,378	16,588	18,449	100,446	0	145,861
Nov-05	10,447	16,584	18,521	100,661	0	146,213
Dec-05	10,467	16,619	18,610	100,828	0	146,524
Jan-06	11,230	16,345	18,394	100,878	0	146,847
Feb-06	11,224	16,368	18,427	100,912	0	146,931
Mar-06	11,130	16,409	18,544	100,511	0	146,594
Apr-06	11,063	16,481	18,667	100,321	0	146,532

* Unable to tag enrollment to a specific coverage level.

The following details member enrollment (covered lives) from January 2004 through April 2006.



The following represents member enrollment by group by month from January 2004 to April 2006.

Date	School Boards	KTRS	KRS	State Employees	Others*	Totals
Jan-04	112,579	17,897	27,646	54,445	15,156	227,723
Feb-04	112,395	17,940	27,943	54,276	15,212	227,766
Mar-04	112,724	17,842	27,982	54,220	15,341	228,109
Apr-04	112,860	17,712	27,990	54,155	15,329	228,046
May-04	112,829	17,635	28,012	53,990	15,367	227,833
Jun-04	112,687	17,558	28,151	53,820	15,357	227,573
Jul-04	111,895	17,764	28,482	53,628	15,584	227,353
Aug-04	108,423	19,061	28,852	53,440	15,699	225,475
Sep-04	108,719	19,079	30,154	52,143	15,898	225,993
Oct-04	112,026	18,937	30,319	51,786	16,187	229,255
Nov-04	112,259	18,860	30,489	51,664	16,231	229,503
Dec-04	112,317	18,780	30,519	51,718	16,213	229,547
Jan-05	111,392	18,685	30,587	51,837	15,529	228,030
Feb-05	111,241	18,714	30,744	51,789	15,639	228,127
Mar-05	111,831	18,650	30,725	51,884	15,714	228,804
Apr-05	112,246	18,529	30,525	52,087	15,724	229,111
May-05	112,321	18,424	30,523	52,163	15,706	229,137
Jun-05	112,258	18,329	30,637	52,356	15,718	229,298
Jul-05	111,234	18,711	31,139	52,328	15,856	229,268
Aug-05	108,480	19,551	31,463	52,398	15,652	227,544
Sep-05	108,710	19,509	32,281	52,033	15,612	228,145
Oct-05	113,259	19,457	32,274	52,285	15,836	233,111
Nov-05	113,695	19,383	32,341	52,359	15,878	233,656
Dec-05	114,048	19,280	32,369	52,577	15,930	234,204
Jan-06	115,135	19,221	32,477	52,886	14,017	233,736
Feb-06	115,096	19,226	32,732	52,887	14,018	233,959
Mar-06	115,496	19,134	32,339	52,786	14,113	233,868
Apr-06	115,787	19,044	32,320	52,927	14,148	234,226

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents member enrollment by plan by month from January 2004 to April 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premier	EPO Option C	HMO Option A	HMO Option B	POS Option A	POS Option B	PPO Option A	PPO Option B	Total
Jan-04	0	0	0	5,326	34,185	41,737	8,046	3,687	125,728	9,014	227,723
Feb-04	0	0	0	5,321	34,055	41,653	7,981	3,676	126,019	9,061	227,766
Mar-04	0	0	0	5,335	33,970	41,613	7,927	3,655	126,483	9,126	228,109
Apr-04	0	0	0	5,347	33,871	41,580	7,838	3,626	126,660	9,124	228,046
May-04	0	0	0	5,347	33,734	41,479	7,792	3,615	126,764	9,102	227,833
Jun-04	0	0	0	5,338	33,616	41,352	7,761	3,604	126,789	9,113	227,573
Jul-04	0	0	0	5,324	33,443	41,234	7,706	3,584	126,935	9,127	227,353
Aug-04	0	0	0	5,293	33,094	40,832	7,578	3,544	126,046	9,088	225,475
Sep-04	0	0	0	5,278	32,924	40,687	7,504	3,540	126,927	9,133	225,993
Oct-04	0	0	0	5,328	32,982	40,779	7,441	3,529	129,727	9,410	229,196
Nov-04	0	0	0	5,332	32,840	40,713	7,409	3,510	130,137	9,492	229,433
Dec-04	0	0	0	5,347	32,728	40,592	7,375	3,510	130,342	9,592	229,486
Jan-05	109,572	4,730	113,674	0	0	0	0	0	0	0	227,976
Feb-05	109,671	4,748	113,650	0	0	0	0	0	0	0	228,069
Mar-05	110,269	4,730	113,757	0	0	0	0	0	0	0	228,756
Apr-05	110,599	4,729	113,750	0	0	0	0	0	0	0	229,078
May-05	110,697	4,733	113,692	0	0	0	0	0	0	0	229,122
Jun-05	110,853	4,779	113,633	0	0	0	0	0	0	0	229,265
Jul-05	110,941	4,761	113,530	0	0	0	0	0	0	0	229,232
Aug-05	109,907	4,683	112,944	0	0	0	0	0	0	0	227,534
Sep-05	110,569	4,722	112,853	0	0	0	0	0	0	0	228,144
Oct-05	114,020	4,974	114,083	0	0	0	0	0	0	0	233,077
Nov-05	114,579	5,041	114,010	0	0	0	0	0	0	0	233,630
Dec-05	115,014	5,099	114,073	0	0	0	0	0	0	0	234,186
Jan-06	114,770	4,504	114,462	0	0	0	0	0	0	0	233,736
Feb-06	115,026	4,500	114,433	0	0	0	0	0	0	0	233,959
Mar-06	115,267	4,481	114,120	0	0	0	0	0	0	0	233,868
Apr-06	115,584	4,485	114,157	0	0	0	0	0	0	0	234,226

The following represents member enrollment by carrier by month from January 2004 to April 2006.

Time Period	Aetna	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	Total
Jan-04	0	0	87,945	50,884	88,894	0	227,723
Feb-04	0	0	87,955	50,778	89,033	0	227,766
Mar-04	0	0	88,058	50,713	89,338	0	228,109
Apr-04	3	3	87,982	50,555	89,503	0	228,046
May-04	3	3	87,826	50,439	89,562	0	227,833
Jun-04	3	3	87,665	50,325	89,577	0	227,573
Jul-04	0	0	87,445	50,163	89,745	0	227,353
Aug-04	0	0	86,718	49,646	89,111	0	225,475
Sep-04	0	0	86,649	49,561	89,783	0	225,993
Oct-04	0	0	87,661	49,895	91,639	0	229,195
Nov-04	0	0	87,657	49,843	91,932	0	229,432
Dec-04	0	0	87,645	49,805	92,036	0	229,486
Jan-05	0	33,571	85,098	42,879	0	66,426	227,974
Feb-05	0	33,594	85,173	42,845	0	66,454	228,066
Mar-05	0	33,720	85,391	42,938	0	66,703	228,752
Apr-05	0	33,739	85,499	42,985	0	66,849	229,072
May-05	0	33,735	85,527	42,977	0	66,875	229,114
Jun-05	0	33,715	85,531	43,052	0	66,958	229,256
Jul-05	0	33,707	85,537	43,137	0	66,847	229,228
Aug-05	0	33,449	84,785	42,899	0	66,395	227,528
Sep-05	0	33,425	85,076	42,947	0	66,681	228,129
Oct-05	0	34,303	86,826	43,636	0	68,294	233,059
Nov-05	0	34,423	86,999	43,675	0	68,520	233,617
Dec-05	0	34,515	87,181	43,756	0	68,730	234,182
Jan-06	0	0	0	0	233,736	0	233,736
Feb-06	0	0	0	0	233,959	0	233,959
Mar-06	0	0	0	0	233,868	0	233,868
Apr-06	0	0	0	0	234,226	0	234,226

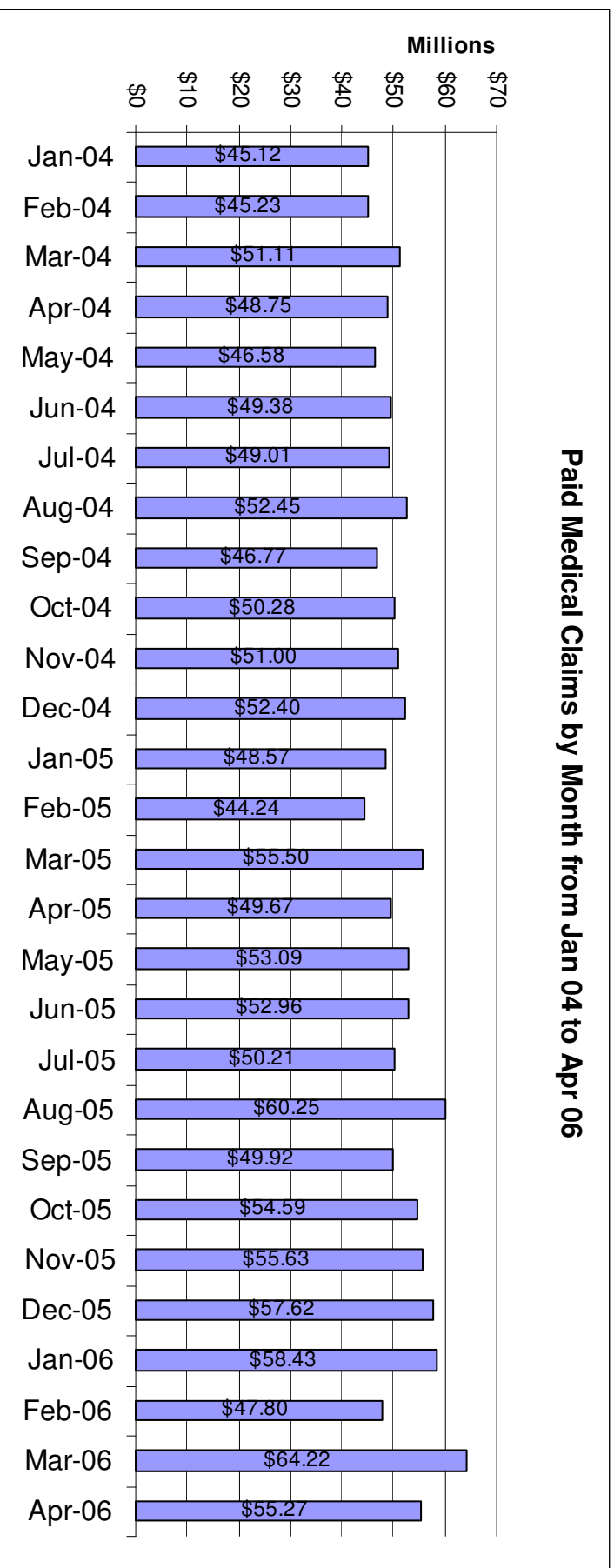
The following represents member enrollment by Coverage Level by month from January 2004 to April 2006.

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
Jan-04	20,118	57,069	50,898	99,638	0	227,723
Feb-04	20,089	57,121	50,870	99,686	0	227,766
Mar-04	20,105	57,208	50,899	99,897	0	228,109
Apr-04	20,062	57,217	51,170	99,597	0	228,046
May-04	20,050	57,108	51,252	99,423	0	227,833
Jun-04	20,088	56,960	51,162	99,363	0	227,573
Jul-04	20,093	56,863	51,269	99,128	0	227,353
Aug-04	20,019	56,465	50,727	98,264	0	225,475
Sep-04	20,117	56,320	50,793	98,763	0	225,993
Oct-04	20,333	56,538	51,381	100,944	1	229,197
Nov-04	20,317	56,371	51,507	101,238	1	229,434
Dec-04	20,271	56,264	51,512	101,439	0	229,486
Jan-05	20,736	61,036	47,400	98,799	4	227,975
Feb-05	20,685	61,152	47,540	98,688	2	228,067
Mar-05	20,696	61,412	47,751	98,890	2	228,751
Apr-05	20,603	61,521	48,062	98,885	2	229,073
May-05	20,587	61,602	48,108	98,818	0	229,115
Jun-05	20,583	61,531	48,210	98,931	3	229,258
Jul-05	20,518	61,500	48,568	98,635	8	229,229
Aug-05	20,507	61,394	48,008	97,619	0	227,528
Sep-05	20,517	61,410	48,256	97,940	0	228,123
Oct-05	20,762	62,551	49,298	100,450	0	233,061
Nov-05	20,899	62,567	49,484	100,667	0	233,617
Dec-05	20,937	62,699	49,709	100,836	0	234,181
Jan-06	22,461	61,394	49,003	100,878	0	233,736
Feb-06	22,447	61,494	49,106	100,912	0	233,959
Mar-06	22,260	61,684	49,413	100,511	0	233,868
Apr-06	22,131	62,014	49,760	100,321	0	234,226

* Unable to tag enrollment to a specific coverage level.

Paid Medical Claims

Paid medical claims (does not include Rx) by month from January 2004 through April 2006.



NOTE: Includes run out data from all Carriers

The following represents paid medical claims by group by month from January 2004 to April 2006.

	School Boards	KTRS	KRS	State Employees	Others*	Totals
Jan-04	\$19,218,383.83	\$5,248,198.85	\$7,502,276.19	\$9,803,688.17	\$3,344,516.30	\$45,117,063.34
Feb-04	\$18,675,069.89	\$4,721,700.18	\$8,057,751.43	\$10,094,092.24	\$3,684,750.00	\$45,233,363.74
Mar-04	\$20,965,707.17	\$5,850,196.23	\$9,163,248.75	\$11,675,123.51	\$3,459,130.99	\$51,113,406.65
Apr-04	\$20,687,730.89	\$5,602,377.72	\$8,617,653.95	\$10,421,668.19	\$3,424,814.96	\$48,754,245.71
May-04	\$19,588,279.40	\$5,182,932.50	\$8,274,076.74	\$9,981,135.23	\$3,552,848.89	\$46,579,272.76
Jun-04	\$20,782,369.64	\$5,753,697.67	\$8,884,456.13	\$10,604,347.72	\$3,355,798.50	\$49,380,669.66
Jul-04	\$21,803,564.34	\$5,773,625.16	\$8,278,631.03	\$9,915,699.26	\$3,240,428.01	\$49,011,947.80
Aug-04	\$22,446,393.84	\$6,197,645.56	\$9,302,945.85	\$11,036,538.46	\$3,466,267.64	\$52,449,791.35
Sep-04	\$17,931,673.52	\$5,957,499.20	\$8,826,344.32	\$10,558,307.00	\$3,497,356.64	\$46,771,180.68
Oct-04	\$21,185,293.09	\$6,469,500.27	\$9,293,114.05	\$9,705,742.44	\$3,625,796.38	\$50,279,446.23
Nov-04	\$21,082,492.65	\$6,704,836.17	\$8,889,648.95	\$10,166,435.92	\$4,156,592.55	\$51,000,006.24
Dec-04	\$21,490,980.72	\$6,513,439.35	\$10,168,659.02	\$10,540,096.09	\$3,689,664.69	\$52,402,839.87
Jan-05	\$20,281,167.34	\$6,030,038.66	\$8,530,627.54	\$9,852,362.44	\$3,878,495.27	\$48,572,691.25
Feb-05	\$18,055,131.37	\$5,125,013.16	\$8,710,661.63	\$9,161,762.28	\$3,186,108.36	\$44,238,676.80
Mar-05	\$23,670,843.74	\$7,075,565.51	\$10,030,106.84	\$10,403,558.46	\$4,322,327.97	\$55,502,402.52
Apr-05	\$20,657,147.13	\$6,019,090.13	\$9,246,422.55	\$10,347,042.31	\$3,400,933.91	\$49,670,636.03
May-05	\$21,545,541.33	\$7,326,350.51	\$10,075,083.72	\$10,591,450.69	\$3,550,247.99	\$53,088,674.24
Jun-05	\$21,852,931.32	\$6,335,377.67	\$10,184,904.07	\$10,429,965.06	\$4,156,469.48	\$52,959,647.60
Jul-05	\$22,188,196.01	\$5,684,214.02	\$9,512,479.57	\$9,656,434.47	\$3,167,956.70	\$50,209,280.77
Aug-05	\$25,074,923.58	\$7,950,765.69	\$11,454,367.23	\$11,592,912.45	\$4,178,635.29	\$60,251,604.24
Sep-05	\$19,215,543.85	\$7,114,338.80	\$9,437,534.59	\$10,661,950.07	\$3,487,769.47	\$49,917,136.78
Oct-05	\$21,563,539.96	\$6,600,231.81	\$11,158,962.41	\$11,577,062.05	\$3,686,928.77	\$54,586,725.00
Nov-05	\$21,761,717.92	\$7,161,698.51	\$11,064,111.44	\$11,344,250.35	\$4,299,858.49	\$55,631,636.71
Dec-05	\$22,911,898.71	\$7,973,361.55	\$11,707,594.15	\$11,087,841.49	\$3,941,595.17	\$57,622,291.07
Jan-06	\$24,661,221.38	\$7,373,044.18	\$11,081,301.24	\$11,502,587.71	\$3,813,490.59	\$58,431,645.10
Feb-06	\$19,686,570.32	\$6,072,173.87	\$9,268,889.05	\$9,732,665.79	\$3,040,503.94	\$47,800,802.97
Mar-06	\$25,059,623.52	\$8,654,426.58	\$12,902,385.40	\$13,302,650.51	\$4,303,068.99	\$64,222,155.00
Apr-06	\$22,737,025.70	\$6,747,621.67	\$10,922,408.56	\$11,200,103.34	\$3,665,650.31	\$55,272,809.58

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents paid medical claims by plan by month from January 2004 to April 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premier	HMO*	POS*	PPO*	EPO Option C	Missing*	Total
Jan-04	\$43,415.60	\$35.30	\$4,861.20	\$18,406,164.60	\$4,478,414.29	\$21,286,464.51	\$461,890.40	\$435,817.44	\$45,117,063.34
Feb-04	\$12,346.55	\$118.84	-\$1,543.48	\$18,075,553.25	\$3,937,694.27	\$22,497,424.87	\$435,630.25	\$276,139.19	\$45,233,363.74
Mar-04	\$9,951.20	\$1,534.98	\$48,923.46	\$19,882,834.31	\$3,673,474.60	\$26,820,627.26	\$468,982.66	\$207,078.18	\$51,113,406.65
Apr-04	\$24,497.83	\$82.44	\$30,105.81	\$18,644,995.90	\$3,576,581.82	\$25,872,312.46	\$467,062.97	\$138,606.48	\$48,754,245.71
May-04	\$12,981.34	\$34.47	\$23,340.12	\$17,802,758.13	\$3,743,738.78	\$24,356,442.97	\$403,877.06	\$236,099.89	\$46,579,272.76
Jun-04	\$13,001.31	\$1,047.27	\$36,764.78	\$17,173,035.60	\$3,282,972.12	\$28,247,990.36	\$443,538.27	\$182,319.95	\$49,380,669.66
Jul-04	\$16,264.79	\$542.13	\$6,018.33	\$17,106,943.89	\$3,792,769.08	\$27,450,775.98	\$483,777.12	\$154,856.48	\$49,011,947.80
Aug-04	\$15,956.14	\$31,345.33	\$7,946.71	\$19,539,606.69	\$3,621,071.33	\$28,724,990.74	\$425,490.67	\$83,383.74	\$52,449,791.35
Sep-04	\$10,667.93	\$503.49	\$89,854.38	\$16,826,236.91	\$3,038,934.25	\$26,120,163.86	\$523,930.76	\$160,889.10	\$46,771,180.68
Oct-04	\$46,121.39	\$745.02	\$65,359.73	\$18,028,471.36	\$2,909,888.15	\$28,490,337.44	\$499,595.21	\$238,927.93	\$50,279,446.23
Nov-04	\$32,149.30	\$33,596.67	\$180,563.01	\$18,050,182.01	\$3,672,107.10	\$28,193,760.87	\$482,708.05	\$354,939.23	\$51,000,006.24
Dec-04	\$33,353.14	\$18,530.03	\$96,248.92	\$18,781,813.13	\$3,281,618.55	\$29,463,263.21	\$521,450.26	\$206,562.63	\$52,402,839.87
Jan-05	\$3,432,337.14	\$36,079.21	\$5,887,205.72	\$15,176,780.62	\$2,458,892.14	\$20,883,047.60	\$300,387.82	\$397,961.00	\$48,572,691.25
Feb-05	\$12,405,264.76	\$295,448.53	\$22,974,228.12	\$3,590,395.48	\$558,723.28	\$4,209,639.67	\$84,012.43	\$120,964.53	\$44,238,676.80
Mar-05	\$17,275,227.63	\$393,240.20	\$32,133,992.89	\$1,684,649.47	\$420,905.05	\$3,330,615.83	\$22,450.15	\$241,321.30	\$55,502,402.52
Apr-05	\$16,273,134.21	\$348,890.30	\$30,369,874.61	\$684,088.43	\$139,613.04	\$1,737,521.78	\$38,306.50	\$79,207.16	\$49,670,636.03
May-05	\$17,207,698.77	\$304,964.03	\$33,900,994.54	\$280,329.56	\$222,855.56	\$970,456.80	\$21,239.31	\$180,135.67	\$53,088,674.24
Jun-05	\$18,207,794.50	\$383,068.52	\$33,074,081.50	\$238,300.91	\$91,350.37	\$315,725.54	\$7,559.49	\$641,766.77	\$52,959,647.60
Jul-05	\$17,236,284.28	\$383,758.11	\$31,182,911.72	\$351,398.43	\$73,419.95	\$865,520.89	\$8,969.06	\$107,018.33	\$50,209,280.77
Aug-05	\$21,786,412.53	\$443,271.56	\$37,312,101.04	\$170,672.55	\$70,641.99	\$357,078.83	(\$8,095.81)	\$119,521.55	\$60,251,604.24
Sep-05	\$17,701,657.64	\$683,803.77	\$30,954,643.96	\$196,320.03	\$27,241.10	\$198,952.25	\$2,267.77	\$152,250.26	\$49,917,136.78
Oct-05	\$19,786,905.65	\$529,537.22	\$33,769,463.93	\$40,352.58	(\$65,663.15)	\$86,611.50	\$4,889.82	\$434,627.45	\$54,586,725.00
Nov-05	\$19,823,239.87	\$579,769.76	\$34,162,855.19	\$151,469.82	\$51,608.00	\$61,587.24	\$3,454.90	\$797,651.93	\$55,631,636.71
Dec-05	\$20,182,547.73	\$708,204.15	\$35,837,983.27	\$263,282.04	\$46,033.06	\$95,348.64	\$45,483.81	\$443,408.37	\$57,622,291.07
Jan-06	\$22,133,799.90	\$535,089.20	\$35,347,779.27	-\$5,304.02	\$39,181.02	\$88,795.93	\$2.07	\$292,301.73	\$58,431,645.10
Feb-06	\$17,704,221.50	\$311,356.01	\$29,720,879.68	-\$122,292.39	\$11,863.50	\$9,487.49	\$230.27	\$165,056.91	\$47,800,802.97
Mar-06	\$23,715,613.08	\$491,287.67	\$39,694,242.76	-\$50,966.95	\$264.72	\$25,705.15	\$312.44	\$345,696.13	\$64,222,155.00
Apr-06	\$20,638,672.12	\$433,087.99	\$33,894,507.81	-\$1,367.98	(\$788.63)	(\$26,613.18)	\$56.91	\$335,254.54	\$55,272,809.58

*HMO = HMO Option A plus HMO Option B POS = POS Option A plus POS Option B PPO= PPO Option A plus PPO Option B

*Missing means the claims could not be tagged to a specific plan.

The following represents paid medical claims by Carrier by month from January 2004 to April 2006.

Time Period	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	~Missing*	Total'
Jan-04	\$3,917,095.35	\$13,211,584.01	\$13,765,341.22	\$13,783,629.47	\$3,595.85	\$435,817.44	\$45,117,063.34
Feb-04	\$613,506.74	\$17,647,635.39	\$11,824,597.22	\$14,899,184.96	(\$27,699.76)	\$276,139.19	\$45,233,363.74
Mar-04	\$587,202.99	\$18,629,306.24	\$13,200,521.76	\$18,487,025.39	\$2,272.09	\$207,078.18	\$51,113,406.65
Apr-04	\$333,312.01	\$18,318,846.80	\$12,362,065.22	\$17,591,219.73	\$10,195.47	\$138,606.48	\$48,754,245.71
May-04	\$109,210.95	\$18,713,454.15	\$11,014,357.97	\$16,495,964.00	\$10,185.80	\$236,099.89	\$46,579,272.76
Jun-04	\$133,025.30	\$18,352,558.79	\$10,519,543.42	\$20,182,912.13	\$10,310.07	\$182,319.95	\$49,380,669.66
Jul-04	\$1,366.07	\$17,513,387.51	\$12,336,509.97	\$19,009,117.82	(\$3,290.05)	\$154,856.48	\$49,011,947.80
Aug-04	\$5,036.07	\$20,681,924.70	\$12,009,250.00	\$19,667,890.04	\$2,306.80	\$83,383.74	\$52,449,791.35
Sep-04	\$6,110.43	\$17,796,119.93	\$10,864,185.75	\$17,938,296.71	\$5,578.76	\$160,889.10	\$46,771,180.68
Oct-04	\$15,284.04	\$19,691,030.22	\$10,738,958.85	\$19,582,732.11	\$12,513.08	\$238,927.93	\$50,279,446.23
Nov-04	\$2,105.75	\$18,109,085.21	\$13,317,254.78	\$19,055,984.53	\$160,636.74	\$354,939.23	\$51,000,006.24
Dec-04	\$6,618.44	\$20,338,707.90	\$11,836,055.73	\$19,991,409.71	\$23,485.46	\$206,562.63	\$52,402,839.87
Jan-05	\$2,016,138.64	\$18,977,428.08	\$11,969,425.76	\$11,772,329.65	\$3,439,408.12	\$397,961.00	\$48,572,691.25
Feb-05	\$5,391,581.55	\$16,618,593.65	\$8,299,515.81	\$2,451,036.51	\$11,356,984.75	\$120,964.53	\$44,238,676.80
Mar-05	\$8,075,434.27	\$18,385,386.49	\$11,327,517.67	\$2,053,129.13	\$15,419,613.66	\$241,321.30	\$55,502,402.52
Apr-05	\$7,099,759.13	\$16,881,095.70	\$9,229,798.32	\$1,204,532.33	\$15,176,243.39	\$79,207.16	\$49,670,636.03
May-05	\$7,242,902.02	\$19,381,340.79	\$10,778,329.12	\$742,435.19	\$14,763,531.45	\$180,135.67	\$53,088,674.24
Jun-05	\$7,447,309.38	\$17,830,232.22	\$10,130,746.13	\$256,852.62	\$16,652,740.48	\$641,766.77	\$52,959,647.60
Jul-05	\$5,229,816.48	\$19,741,388.87	\$8,945,629.69	\$850,316.05	\$15,335,111.35	\$107,018.33	\$50,209,280.77
Aug-05	\$9,818,953.78	\$20,723,997.11	\$10,930,352.19	\$129,726.49	\$18,529,053.12	\$119,521.55	\$60,251,604.24
Sep-05	\$6,895,304.24	\$16,868,360.86	\$10,716,261.76	(\$17,451.49)	\$15,302,411.15	\$152,250.26	\$49,917,136.78
Oct-05	\$7,183,579.75	\$21,198,639.05	\$8,871,032.28	\$93,413.13	\$16,805,433.34	\$434,627.45	\$54,586,725.00
Nov-05	\$7,491,937.29	\$20,754,832.71	\$10,916,075.64	\$8,329.91	\$15,662,809.23	\$797,651.93	\$55,631,636.71
Dec-05	\$7,348,687.32	\$21,318,388.55	\$10,372,417.58	\$32,684.08	\$18,106,705.17	\$443,408.37	\$57,622,291.07
Jan-06	\$6,600,479.01	\$17,051,533.62	\$7,907,410.20	\$16,344,884.79	\$10,235,035.75	\$292,301.73	\$58,431,645.10
Feb-06	\$1,712,256.05	\$2,899,902.51	\$2,113,125.07	\$38,820,447.70	\$2,090,014.73	\$165,056.91	\$47,800,802.97
Mar-06	\$530,043.66	\$1,785,042.89	\$1,095,540.59	\$59,315,291.95	\$1,150,539.78	\$345,696.13	\$64,222,155.00
Apr-06	\$150.25	\$966,548.42	\$621,742.44	\$53,348,098.60	\$1,015.33	\$335,254.54	\$55,272,809.58

*Missing means the claims could not be tagged to a specific Carrier.

The following represents paid medical claims by Coverage Level by month from January 2004 to April 2006.

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
Jan-04	\$5,756,333.22	\$8,034,666.41	\$7,055,614.27	\$23,834,632.00	\$435,817.44	\$45,117,063.34
Feb-04	\$6,052,407.21	\$7,801,052.30	\$7,135,866.36	\$23,967,898.68	\$276,139.19	\$45,233,363.74
Mar-04	\$7,062,466.15	\$8,780,118.62	\$7,810,214.91	\$27,253,528.79	\$207,078.18	\$51,113,406.65
Apr-04	\$6,196,817.00	\$8,370,391.28	\$7,170,417.86	\$26,878,013.09	\$138,606.48	\$48,754,245.71
May-04	\$6,336,009.92	\$7,766,806.28	\$7,311,203.40	\$24,929,153.27	\$236,099.89	\$46,579,272.76
Jun-04	\$6,916,903.87	\$8,922,815.35	\$6,927,320.91	\$26,431,309.58	\$182,319.95	\$49,380,669.66
Jul-04	\$6,787,879.56	\$8,659,625.81	\$6,715,027.60	\$26,694,558.35	\$154,856.48	\$49,011,947.80
Aug-04	\$6,672,805.01	\$9,849,112.21	\$7,428,770.38	\$28,415,720.01	\$83,383.74	\$52,449,791.35
Sep-04	\$6,756,884.53	\$7,697,958.69	\$6,767,848.32	\$25,387,600.04	\$160,889.10	\$46,771,180.68
Oct-04	\$7,219,847.38	\$8,678,510.28	\$7,165,234.26	\$26,976,926.38	\$238,927.93	\$50,279,446.23
Nov-04	\$6,364,885.41	\$8,811,576.76	\$7,049,279.84	\$28,419,325.00	\$354,939.23	\$51,000,006.24
Dec-04	\$7,153,732.22	\$8,963,175.64	\$7,007,146.36	\$29,072,223.02	\$206,562.63	\$52,402,839.87
Jan-05	\$6,570,910.37	\$8,531,463.31	\$7,157,356.89	\$25,914,909.72	\$398,050.96	\$48,572,691.25
Feb-05	\$6,109,756.16	\$8,166,912.48	\$6,284,859.98	\$23,555,946.75	\$121,201.43	\$44,238,676.80
Mar-05	\$7,838,295.85	\$10,991,648.72	\$7,563,676.59	\$28,867,460.06	\$241,321.30	\$55,502,402.52
Apr-05	\$7,117,270.18	\$9,281,293.52	\$7,069,537.87	\$26,123,327.30	\$79,207.16	\$49,670,636.03
May-05	\$7,211,896.63	\$10,521,026.75	\$7,136,252.24	\$28,039,362.95	\$180,135.67	\$53,088,674.24
Jun-05	\$7,238,526.08	\$9,833,697.09	\$6,996,639.20	\$28,248,953.76	\$641,831.47	\$52,959,647.60
Jul-05	\$6,620,434.60	\$9,478,523.64	\$6,746,770.19	\$27,256,534.01	\$107,018.33	\$50,209,280.77
Aug-05	\$9,046,154.37	\$11,241,041.91	\$8,386,215.90	\$31,458,622.13	\$119,569.93	\$60,251,604.24
Sep-05	\$7,840,135.43	\$9,273,971.91	\$7,045,681.63	\$25,605,146.10	\$152,201.71	\$49,917,136.78
Oct-05	\$6,915,110.65	\$10,433,507.88	\$7,903,949.00	\$28,899,530.02	\$434,627.45	\$54,586,725.00
Nov-05	\$7,930,395.95	\$10,189,632.50	\$7,736,225.35	\$28,977,730.98	\$797,651.93	\$55,631,636.71
Dec-05	\$7,976,508.50	\$10,578,175.23	\$8,102,869.22	\$30,521,329.75	\$443,408.37	\$57,622,291.07
Jan-06	\$7,560,701.47	\$10,783,979.15	\$8,028,843.82	\$31,765,818.93	\$292,301.73	\$58,431,645.10
Feb-06	\$6,870,095.29	\$8,489,999.31	\$5,949,748.63	\$26,325,902.83	\$165,056.91	\$47,800,802.97
Mar-06	\$9,463,365.84	\$11,690,038.42	\$7,479,331.95	\$35,243,722.66	\$345,696.13	\$64,222,155.00
Apr-06	\$7,941,443.29	\$10,498,182.93	\$6,812,283.66	\$29,685,645.16	\$335,254.54	\$55,272,809.58

* Unable to tag claims to a specific coverage level.

Medical Claims Utilization

The following is based on medical claims (does not include Rx) incurred from January 2006 to January 2006. (Note: Services are tracked by each service, not by each visit. Therefore if two laboratory services are performed at one visit, it will count as two services.)

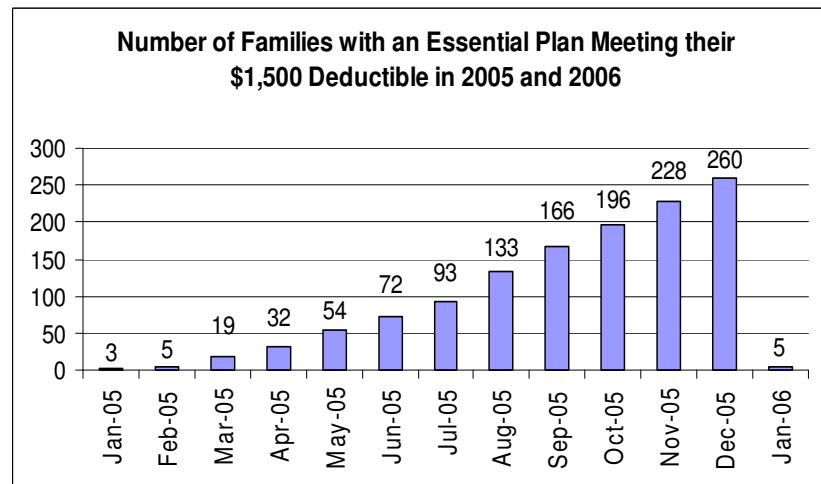
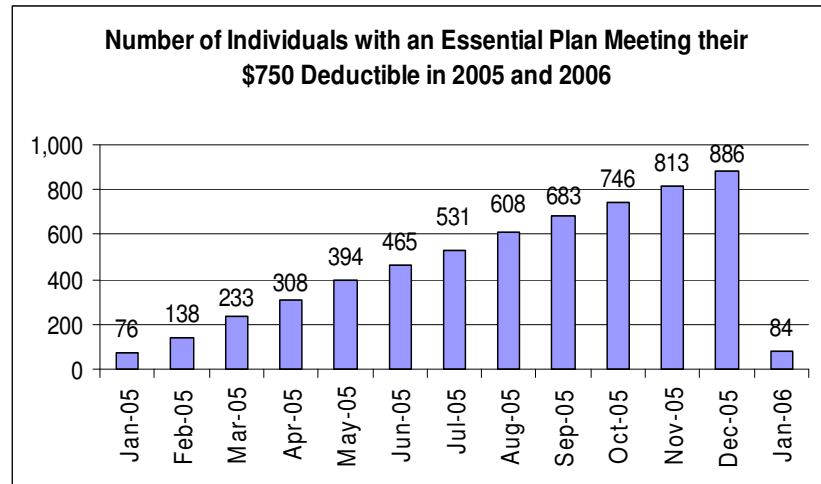
Plans	Number of Hospital Admits per 1000 Members	Average Length of Stay per Admission	Total Admission Days Per 1000 Members	Office Visits per 1000 Members	ER Visits Per 1000 Members	Outpatient Laboratory Services Per 1000 Members	Outpatient Radiology Services Per 1000 Members
Commonwealth Enhanced	56.67	3.56	201.59	6,744.13	174.92	6,079.78	2,151.26
Commonwealth Essential	58.61	3.5	205.15	3,514.21	165.19	3,410.30	1,273.53
Commonwealth Premier	95.82	4.26	408.45	8,985.17	220.37	8,847.62	3,110.24
~Missing		2					
All Plans	75.93	3.99	303.06	7,792.38	197.25	7,391.72	2,606.53

*Missing means the claims could not be tagged to a specific plan.

Analysis of Individuals and Families meeting their Deductible

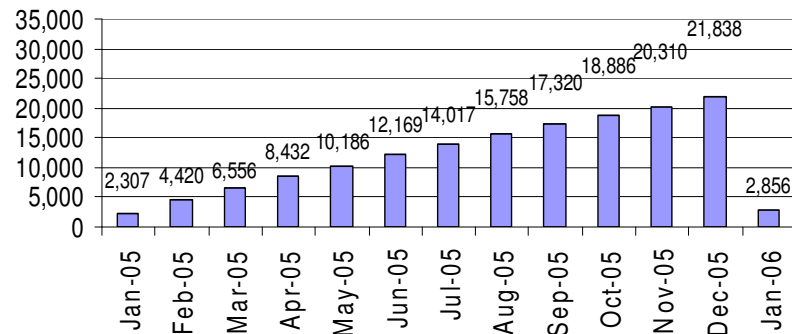
The following details the number of individuals and families by plan, meeting their deductible amounts from Jan 2005 through Jan 2006.

Essential



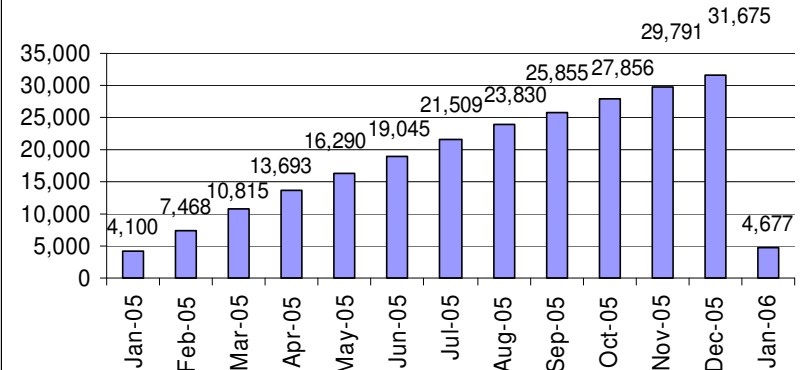
Enhanced

Number of Individuals with an Enhanced Plan Meeting their \$250 Deductible during 2005 and 2006

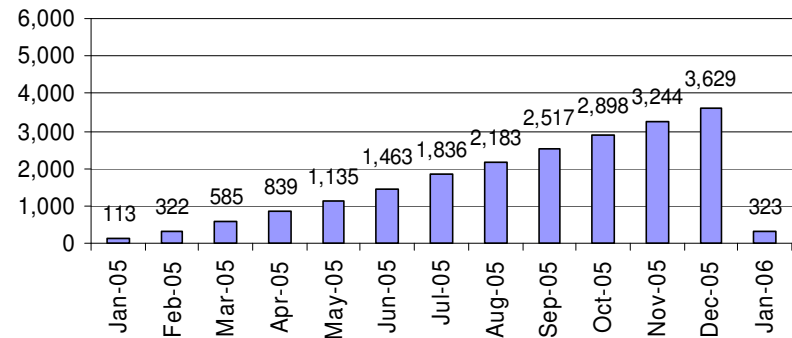


Premier

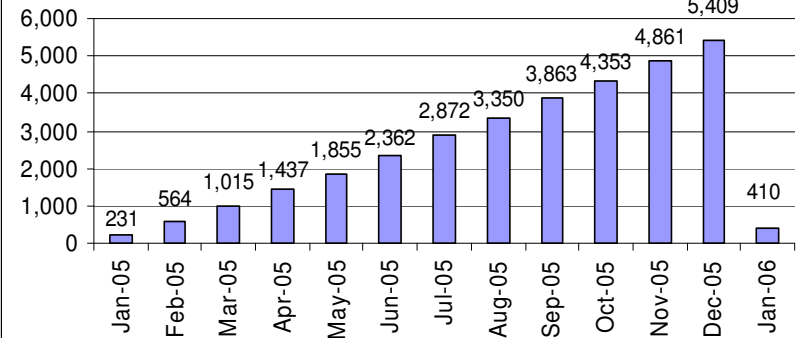
Number of Individuals with a Premier Plan Meeting their \$250 Deductible during 2005 and 2006



Number of Families with an Enhanced Plan Meeting their \$500 Deductible during 2005 and 2006



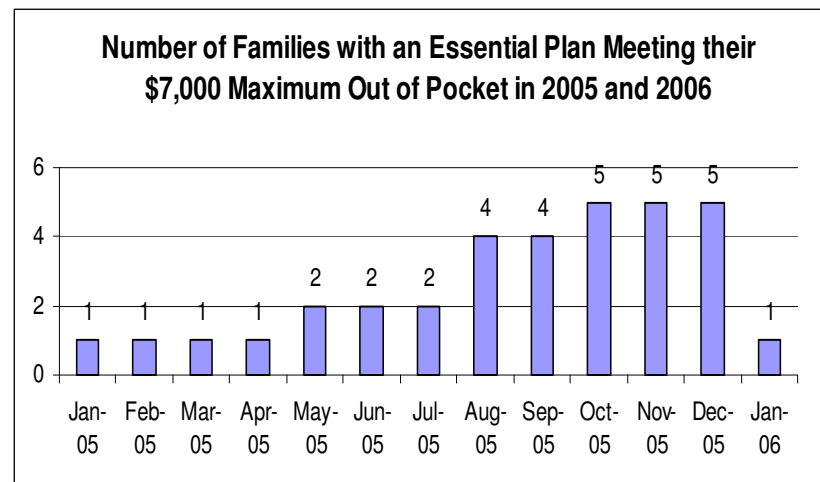
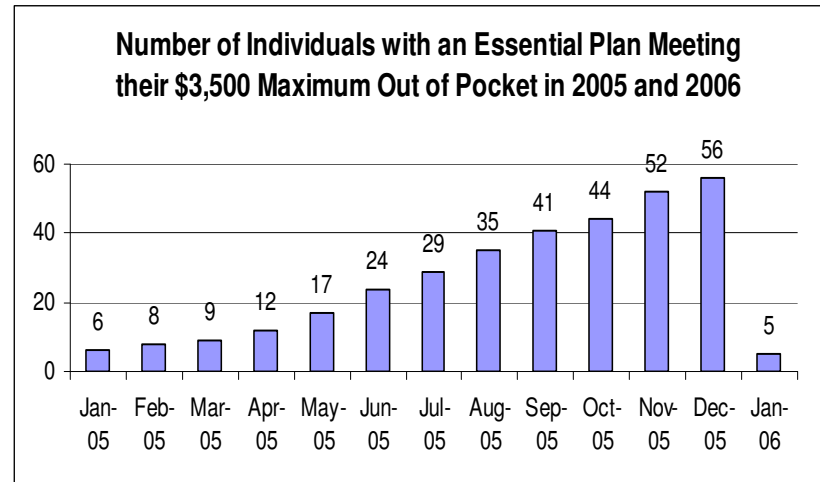
Number of Families with a Premier Plan Meeting their \$500 Deductible during 2005 and 2006



Analysis of Individuals and Families meeting their Maximum Out of Pocket expenses.

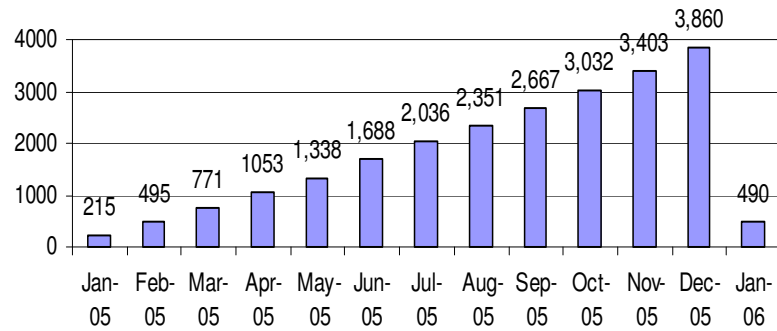
The following details the number of individuals and families by plan, meeting their maximum out of pocket amounts from Jan 2005 through Jan 2006.

Essential



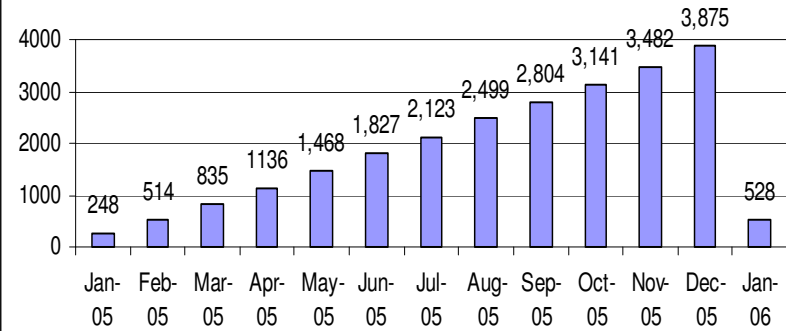
Enhanced

Number of Individuals with an Enhanced Plan Meeting their \$1,250 Maximum Out of Pocket in 2005 and 2006

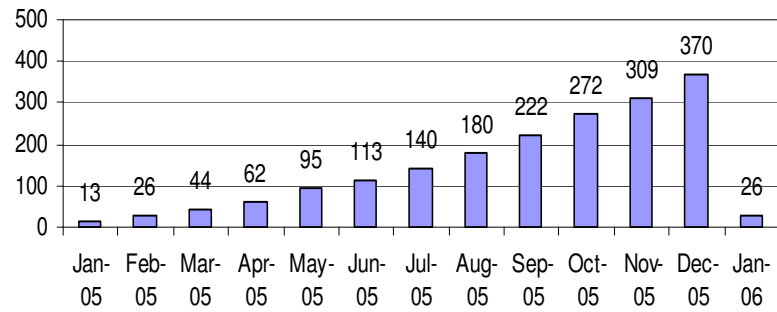


Premier

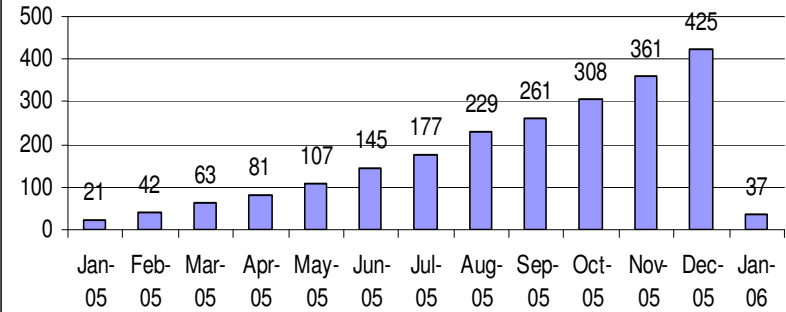
Number of Individuals with a Premier Plan Meeting their \$1,000 Maximum Out of Pocket in 2005 and 2006



Number of Families with an Enhanced Plan Meeting their \$2,500 Maximum Out of Pocket in 2005 and 2006



Number of Families with a Premier Plan Meeting their \$2,000 Maximum Out of Pocket in 2005 and 2006



Premium (or Premium Equivalent)

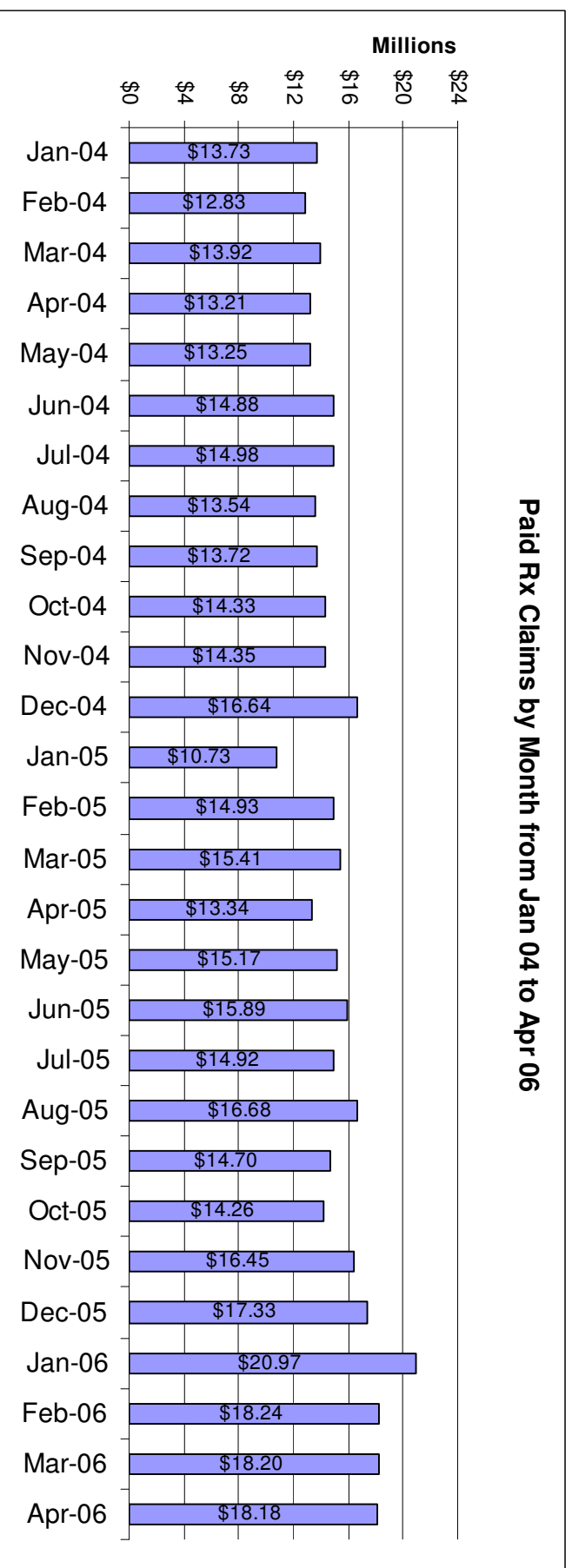
The following details the amount of premium (or premium equivalent) paid by the employee and employer from January 2005 to April 2006.

Time Period	Employee Premium Amount	Employer Premium Amount	Total Premium Amount
Jan-05	\$8,359,902.22	\$70,514,245.73	\$78,874,147.95
Feb-05	\$8,360,623.48	\$70,518,485.61	\$78,879,109.09
Mar-05	\$8,379,968.50	\$70,716,471.90	\$79,096,440.40
Apr-05	\$12,340,413.23	\$66,794,664.08	\$79,135,077.31
May-05	\$12,333,071.64	\$66,796,589.11	\$79,129,660.75
Jun-05	\$12,322,518.02	\$66,858,497.67	\$79,181,015.69
Jul-05	\$14,846,365.21	\$64,259,008.40	\$79,105,373.61
Aug-05	\$14,734,174.28	\$63,793,167.21	\$78,527,341.49
Sep-05	\$14,723,968.03	\$64,001,291.02	\$78,725,259.05
Oct-05	\$12,425,627.06	\$67,990,356.53	\$80,415,983.59
Nov-05	\$12,445,250.15	\$68,151,559.29	\$80,596,809.44
Dec-05	\$12,474,660.01	\$68,297,524.88	\$80,772,184.89
Jan-06	\$12,498,998.66	\$83,835,650.26	\$96,334,648.92
Feb-06	\$12,511,742.60	\$83,884,677.26	\$96,396,419.86
Mar-06	\$12,496,829.52	\$83,730,461.16	\$96,227,290.68
Apr-06	\$12,508,691.62	\$83,729,703.81	\$96,238,395.43

NOTE: Premium (or premium equivalent) is based on enrollment using published premium rates – it is NOT based on actual payments received!

Paid Prescription (Rx) Claims

Paid Rx claims by month from January 2004 through April 2006.



NOTE: Includes run out data from all Carriers

The following represents paid Rx claims by group by month from January 2004 to April 2006.

	School Boards	KTRS	KRS	State Employees	Others*	Total RX
Jan-04	\$5,387,364.03	\$2,026,272.52	\$2,750,452.33	\$2,693,006.30	\$874,448.53	\$13,731,543.71
Feb-04	\$5,063,310.71	\$1,806,837.47	\$2,584,633.77	\$2,550,432.90	\$823,402.87	\$12,828,617.72
Mar-04	\$5,556,194.59	\$1,965,540.33	\$2,737,012.92	\$2,776,646.05	\$883,099.28	\$13,918,493.17
Apr-04	\$5,196,902.58	\$1,884,019.84	\$2,666,490.17	\$2,625,025.48	\$835,187.91	\$13,207,625.98
May-04	\$5,193,702.00	\$1,894,382.95	\$2,701,037.76	\$2,633,942.93	\$824,822.13	\$13,247,887.77
Jun-04	\$5,888,145.20	\$2,177,000.27	\$2,978,979.63	\$2,916,479.14	\$923,248.06	\$14,883,852.30
Jul-04	\$5,809,949.92	\$2,232,675.27	\$3,072,209.85	\$2,908,327.10	\$956,790.92	\$14,979,953.06
Aug-04	\$5,112,083.91	\$2,028,885.32	\$2,852,768.47	\$2,662,210.93	\$883,815.23	\$13,539,763.86
Sep-04	\$5,218,012.70	\$2,067,207.05	\$2,973,502.48	\$2,581,891.05	\$884,238.79	\$13,724,852.07
Oct-04	\$5,473,082.77	\$2,123,976.60	\$3,094,575.87	\$2,687,000.93	\$947,429.77	\$14,326,065.94
Nov-04	\$5,521,851.23	\$2,105,520.52	\$3,109,765.78	\$2,650,984.06	\$963,542.31	\$14,351,663.90
Dec-04	\$6,492,717.98	\$2,497,251.80	\$3,549,359.17	\$3,012,664.16	\$1,088,721.30	\$16,640,714.41
Jan-05	\$4,101,039.47	\$1,558,577.91	\$2,246,154.29	\$2,170,144.88	\$653,051.00	\$10,728,967.55
Feb-05	\$5,898,626.25	\$2,108,241.40	\$3,112,471.63	\$2,832,430.28	\$982,056.11	\$14,933,825.67
Mar-05	\$6,097,222.63	\$2,214,378.51	\$3,255,888.18	\$2,900,787.38	\$942,142.79	\$15,410,419.49
Apr-05	\$5,184,385.16	\$1,961,855.82	\$2,743,953.35	\$2,565,235.34	\$889,354.57	\$13,344,784.24
May-05	\$5,803,538.77	\$2,230,174.89	\$3,270,893.76	\$2,888,762.29	\$974,991.97	\$15,168,361.68
Jun-05	\$6,195,274.17	\$2,295,193.74	\$3,518,280.74	\$2,909,353.30	\$975,618.12	\$15,893,720.07
Jul-05	\$5,623,208.76	\$2,255,859.55	\$3,275,739.95	\$2,836,915.02	\$929,685.15	\$14,921,408.43
Aug-05	\$6,212,588.41	\$2,581,213.42	\$3,723,911.00	\$3,085,288.08	\$1,078,502.35	\$16,681,503.26
Sep-05	\$5,503,604.52	\$2,205,741.65	\$3,316,953.75	\$2,688,424.51	\$983,844.56	\$14,698,568.99
Oct-05	\$5,241,976.97	\$2,175,265.15	\$3,108,200.59	\$2,771,333.01	\$968,004.66	\$14,264,780.38
Nov-05	\$6,282,556.02	\$2,458,542.91	\$3,721,653.20	\$2,960,446.33	\$1,027,510.85	\$16,450,709.31
Dec-05	\$6,603,694.73	\$2,565,048.70	\$3,979,802.77	\$3,060,620.41	\$1,117,565.14	\$17,326,731.75
Jan-06	\$8,298,044.01	\$3,122,893.25	\$4,507,319.23	\$3,772,902.62	\$1,264,421.04	\$20,965,580.15
Feb-06	\$7,194,384.52	\$2,602,433.75	\$4,034,651.42	\$3,372,104.45	\$1,037,587.46	\$18,241,161.60
Mar-06	\$7,264,886.86	\$2,638,496.05	\$3,916,651.66	\$3,351,888.62	\$1,027,682.97	\$18,199,606.16
Apr-06	\$7,134,904.80	\$2,697,222.11	\$4,008,054.83	\$3,291,422.82	\$1,044,431.04	\$18,176,035.60

* Others include Cobra, Health Departments, KCTCS, Quasi/Local Governments, or Missing (unable to determine group).

The following represents paid Rx claims by plan by month from January 2004 to April 2006.

Time Period	Commonwealth Enhanced	Commonwealth Essential	Commonwealth Premier	HMO*	POS*	PPO*	EPO Option C	Missing*	Total
Jan-04	\$1,372.09	\$5.53	\$2,646.78	\$4,654,974.58	\$1,084,942.30	\$7,918,137.95	\$52,445.67	\$17,018.81	\$13,731,543.71
Feb-04	\$3,448.05	\$5.53	\$3,116.32	\$4,532,302.71	\$1,002,368.50	\$7,210,252.85	\$48,014.38	\$29,109.38	\$12,828,617.72
Mar-04	\$2,562.48	\$5.53	\$4,507.94	\$4,883,714.46	\$1,101,988.53	\$7,849,451.23	\$53,560.40	\$22,702.60	\$13,918,493.17
Apr-04	\$2,309.57	\$5.53	\$2,492.77	\$4,612,907.12	\$1,043,577.67	\$7,479,497.78	\$53,936.90	\$12,898.64	\$13,207,625.98
May-04	\$2,337.65	\$19.62	\$4,165.74	\$4,614,436.75	\$1,055,152.73	\$7,496,119.37	\$58,862.51	\$16,793.40	\$13,247,887.77
Jun-04	\$1,957.08	\$6.33	\$5,695.13	\$5,445,222.46	\$1,345,056.73	\$8,012,865.51	\$60,810.12	\$12,238.94	\$14,883,852.30
Jul-04	\$2,192.81	\$6.33	\$2,691.27	\$5,366,858.62	\$1,291,767.38	\$8,242,057.48	\$61,629.12	\$12,750.05	\$14,979,953.06
Aug-04	\$1,350.13	\$185.37	\$3,547.13	\$4,732,295.58	\$1,052,922.88	\$7,674,395.96	\$58,715.18	\$16,351.63	\$13,539,763.86
Sep-04	\$3,510.32	\$161.84	\$4,716.74	\$4,675,238.69	\$1,026,776.42	\$7,941,188.29	\$54,500.62	\$18,759.15	\$13,724,852.07
Oct-04	\$6,806.67	\$583.69	\$9,559.63	\$4,941,842.16	\$1,055,391.95	\$8,234,012.06	\$59,894.18	\$17,975.60	\$14,326,065.94
Nov-04	\$7,630.74	\$453.29	\$14,122.65	\$5,029,952.46	\$1,118,400.34	\$8,090,612.19	\$56,294.63	\$34,197.60	\$14,351,663.90
Dec-04	\$9,894.00	\$847.63	\$17,730.84	\$5,723,302.94	\$1,350,608.54	\$9,432,711.99	\$68,924.45	\$36,694.02	\$16,640,714.41
Jan-05	\$3,406,592.98	\$73,389.52	\$6,687,696.45	\$174,843.43	\$63,660.01	\$304,016.64	\$2,631.21	\$16,137.31	\$10,728,967.55
Feb-05	\$5,330,563.91	\$107,881.61	\$9,447,930.59	(\$733.02)	(\$250.59)	\$8,084.31	\$22.21	\$40,326.65	\$14,933,825.67
Mar-05	\$5,500,564.90	\$114,837.61	\$9,756,093.75	\$56.99	\$3.74	\$1,556.46	(\$377.60)	\$37,683.64	\$15,410,419.49
Apr-05	\$4,766,737.20	\$94,472.97	\$8,454,778.43	\$569.29	\$156.36	\$2,185.75	\$0.00	\$25,884.24	\$13,344,784.24
May-05	\$5,376,516.17	\$109,237.15	\$9,654,282.18	(\$346.49)	\$759.73	(\$2,129.87)	\$0.00	\$30,042.81	\$15,168,361.68
Jun-05	\$5,660,715.71	\$112,389.53	\$10,084,571.69	\$242.36	\$0.00	\$1,999.77	\$185.70	\$33,615.31	\$15,893,720.07
Jul-05	\$5,258,031.23	\$102,011.00	\$9,538,293.91	\$0.00	\$0.00	\$0.00	\$0.00	\$23,072.29	\$14,921,408.43
Aug-05	\$5,842,453.16	\$118,030.80	\$10,688,721.89	\$0.00	\$0.00	\$0.00	\$0.00	\$32,297.41	\$16,681,503.26
Sep-05	\$5,295,412.72	\$117,153.51	\$9,242,541.38	\$0.00	\$0.00	\$0.00	\$0.00	\$43,461.38	\$14,698,568.99
Oct-05	\$5,063,463.49	\$114,461.07	\$9,040,812.54	\$0.00	\$0.00	\$0.00	\$0.00	\$46,043.28	\$14,264,780.38
Nov-05	\$5,894,856.80	\$119,812.67	\$10,366,090.87	\$0.00	\$0.00	\$0.00	\$0.00	\$69,948.97	\$16,450,709.31
Dec-05	\$6,269,279.40	\$135,775.53	\$10,833,811.68	\$0.00	\$0.00	\$0.00	\$0.00	\$87,865.14	\$17,326,731.75
Jan-06	\$7,489,788.09	\$119,704.88	\$13,307,723.29	\$0.00	\$0.00	\$0.00	\$0.00	\$48,363.89	\$20,965,580.15
Feb-06	\$6,615,301.07	\$95,032.12	\$11,432,606.33	\$0.00	\$0.00	\$0.00	\$0.00	\$98,222.08	\$18,241,161.60
Mar-06	\$6,661,956.86	\$94,165.75	\$11,339,768.77	\$0.00	\$0.00	\$0.00	\$0.00	\$103,714.78	\$18,199,606.16
Apr-06	\$6,449,733.16	\$89,145.22	\$11,533,075.02	\$0.00	\$0.00	\$0.00	\$0.00	\$104,082.20	\$18,176,035.60

*HMO = HMO Option A plus HMO Option B POS = POS Option A plus POS Option B PPO= PPO Option A plus PPO Option B

*Missing means the claims could not be tagged to a specific plan.

The following represents paid Rx claims by Carrier by month from January 2004 to April 2006.

Time Period	Anthem	Bluegrass Family Health	CHA Health	Humana	United Healthcare	~Missing	Total
Jan-04	\$654,783.84	\$4,744,093.00	\$3,168,966.62	\$5,146,571.33	\$110.11	\$17,018.81	\$13,731,543.71
Feb-04	\$2,199.69	\$4,581,281.82	\$3,146,385.11	\$5,067,498.95	\$2,142.77	\$29,109.38	\$12,828,617.72
Mar-04	\$1,350.89	\$5,233,363.43	\$3,268,847.85	\$5,390,730.71	\$1,497.69	\$22,702.60	\$13,918,493.17
Apr-04	(\$6,432.45)	\$4,893,145.60	\$3,174,160.52	\$5,132,441.19	\$1,412.48	\$12,898.64	\$13,207,625.98
May-04	\$1,256.49	\$4,840,735.57	\$3,186,175.81	\$5,200,652.21	\$2,274.29	\$16,793.40	\$13,247,887.77
Jun-04	\$993.00	\$5,098,821.72	\$4,595,910.98	\$5,173,583.45	\$2,304.21	\$12,238.94	\$14,883,852.30
Jul-04	\$640.31	\$5,110,461.71	\$4,490,116.45	\$5,363,849.89	\$2,134.65	\$12,750.05	\$14,979,953.06
Aug-04	\$726.17	\$5,297,288.36	\$3,046,687.87	\$5,176,746.56	\$1,963.27	\$16,351.63	\$13,539,763.86
Sep-04	\$947.79	\$5,014,361.15	\$3,156,172.21	\$5,530,419.61	\$4,192.16	\$18,759.15	\$13,724,852.07
Oct-04	\$505.24	\$5,436,092.23	\$3,218,659.65	\$5,649,970.15	\$2,863.07	\$17,975.60	\$14,326,065.94
Nov-04	\$2,040.60	\$5,588,085.89	\$3,274,914.66	\$5,447,578.11	\$4,847.04	\$34,197.60	\$14,351,663.90
Dec-04	\$2,720.63	\$5,487,652.25	\$4,742,316.92	\$6,364,495.85	\$6,834.74	\$36,694.02	\$16,640,714.41
Jan-05	\$917,487.84	\$5,200,323.62	\$2,640,536.00	\$206,434.42	\$1,748,048.36	\$16,137.31	\$10,728,967.55
Feb-05	\$2,364,682.00	\$5,285,548.18	\$2,701,612.72	\$5,481.76	\$4,536,174.36	\$40,326.65	\$14,933,825.67
Mar-05	\$2,164,851.74	\$5,754,707.27	\$2,660,479.24	\$1,016.71	\$4,791,680.89	\$37,683.64	\$15,410,419.49
Apr-05	\$2,296,735.38	\$5,362,853.33	\$2,415,523.82	\$3,403.00	\$3,240,384.47	\$25,884.24	\$13,344,784.24
May-05	\$2,294,181.53	\$5,644,024.54	\$2,482,073.71	(\$1,446.82)	\$4,719,485.91	\$30,042.81	\$15,168,361.68
Jun-05	\$2,357,018.57	\$5,254,220.54	\$2,423,219.01	\$3,925.40	\$5,821,721.24	\$33,615.31	\$15,893,720.07
Jul-05	\$2,235,338.54	\$5,421,008.87	\$2,517,489.66	\$919.90	\$4,723,579.17	\$23,072.29	\$14,921,408.43
Aug-05	\$2,377,169.43	\$5,855,001.43	\$3,745,127.40	\$1,506.13	\$4,670,401.46	\$32,297.41	\$16,681,503.26
Sep-05	\$2,494,296.92	\$5,363,388.97	\$2,636,083.17	\$1,340.55	\$4,159,998.00	\$43,461.38	\$14,698,568.99
Oct-05	\$2,302,245.82	\$6,601,721.77	\$2,742,034.95	\$3,267.44	\$2,569,467.12	\$46,043.28	\$14,264,780.38
Nov-05	\$2,632,000.57	\$5,868,366.98	\$2,763,335.23	\$5,098.39	\$5,111,959.17	\$69,948.97	\$16,450,709.31
Dec-05	\$2,589,832.93	\$5,884,619.22	\$2,756,845.05	\$4,561.35	\$6,003,008.06	\$87,865.14	\$17,326,731.75
Jan-06	\$1,302,347.60	\$30,670.32	\$1,510,915.73	\$17,891,862.73	\$181,419.88	\$48,363.89	\$20,965,580.15
Feb-06	\$302,795.76	\$3,795.43	\$1,702.96	\$17,837,133.48	(\$2,488.11)	\$98,222.08	\$18,241,161.60
Mar-06	\$474.27	\$618.26	(\$377.80)	\$18,097,825.70	(\$2,649.05)	\$103,714.78	\$18,199,606.16
Apr-06	\$434.39	\$557.63	\$386,525.14	\$17,685,399.98	(\$963.74)	\$104,082.20	\$18,176,035.60

*Missing means the claims could not be tagged to a specific Carrier.

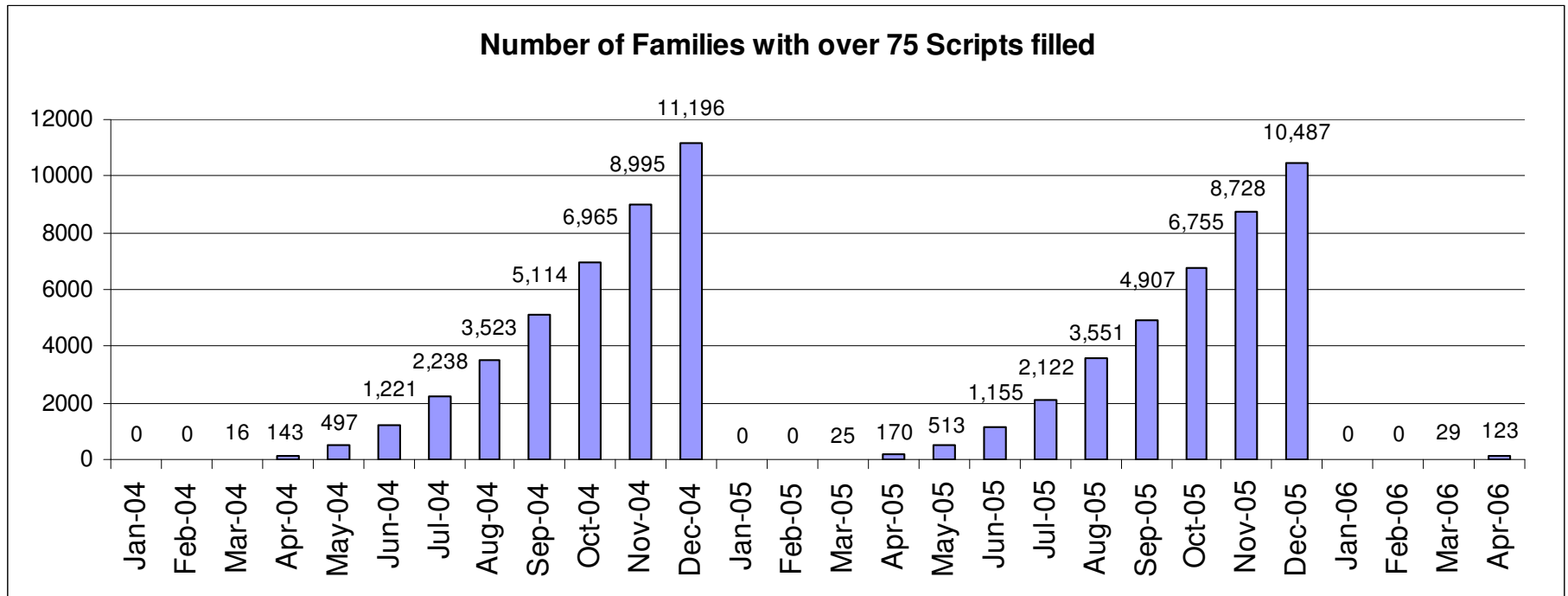
The following represents paid Rx claims by Coverage Level by month from January 2004 to April 2006.

Time Period	Couple	Family	Parent Plus	Single	Unknown*	Total
Jan-04	\$2,094,984.41	\$2,410,568.59	\$1,553,470.59	\$7,655,501.31	\$17,018.81	\$13,731,543.71
Feb-04	\$1,961,175.78	\$2,265,860.86	\$1,518,773.98	\$7,053,697.72	\$29,109.38	\$12,828,617.72
Mar-04	\$2,090,611.44	\$2,473,893.11	\$1,658,191.96	\$7,673,094.06	\$22,702.60	\$13,918,493.17
Apr-04	\$1,981,263.09	\$2,352,351.00	\$1,503,579.68	\$7,357,533.57	\$12,898.64	\$13,207,625.98
May-04	\$1,994,949.33	\$2,314,517.72	\$1,489,923.88	\$7,431,703.44	\$16,793.40	\$13,247,887.77
Jun-04	\$2,311,034.76	\$2,609,593.37	\$1,656,892.67	\$8,294,092.56	\$12,238.94	\$14,883,852.30
Jul-04	\$2,313,358.23	\$2,616,344.41	\$1,630,108.91	\$8,407,391.46	\$12,750.05	\$14,979,953.06
Aug-04	\$2,118,869.46	\$2,412,424.97	\$1,526,799.12	\$7,465,318.68	\$16,351.63	\$13,539,763.86
Sep-04	\$2,161,584.11	\$2,439,444.16	\$1,547,999.93	\$7,557,064.72	\$18,759.15	\$13,724,852.07
Oct-04	\$2,253,417.49	\$2,531,480.04	\$1,590,151.76	\$7,933,041.05	\$17,975.60	\$14,326,065.94
Nov-04	\$2,253,178.61	\$2,535,565.56	\$1,635,032.46	\$7,893,689.67	\$34,197.60	\$14,351,663.90
Dec-04	\$2,636,968.99	\$2,953,168.19	\$1,855,673.26	\$9,158,209.95	\$36,694.02	\$16,640,714.41
Jan-05	\$1,601,946.72	\$2,036,459.68	\$1,139,160.23	\$5,935,144.99	\$16,255.93	\$10,728,967.55
Feb-05	\$2,280,891.79	\$2,844,004.37	\$1,637,039.27	\$8,131,506.71	\$40,383.53	\$14,933,825.67
Mar-05	\$2,361,135.61	\$2,925,361.53	\$1,677,455.33	\$8,408,760.38	\$37,706.64	\$15,410,419.49
Apr-05	\$2,043,436.07	\$2,516,445.82	\$1,410,004.42	\$7,349,013.69	\$25,884.24	\$13,344,784.24
May-05	\$2,398,231.88	\$2,800,429.79	\$1,591,374.99	\$8,348,282.21	\$30,042.81	\$15,168,361.68
Jun-05	\$2,520,216.82	\$2,970,228.20	\$1,621,393.12	\$8,748,266.62	\$33,615.31	\$15,893,720.07
Jul-05	\$2,456,047.58	\$2,707,458.08	\$1,460,638.35	\$8,274,089.66	\$23,174.76	\$14,921,408.43
Aug-05	\$2,659,548.67	\$3,094,487.25	\$1,690,863.36	\$9,204,306.57	\$32,297.41	\$16,681,503.26
Sep-05	\$2,302,242.42	\$2,755,541.62	\$1,526,642.08	\$8,070,681.49	\$43,461.38	\$14,698,568.99
Oct-05	\$2,323,232.13	\$2,666,627.36	\$1,484,785.54	\$7,744,092.07	\$46,043.28	\$14,264,780.38
Nov-05	\$2,591,337.19	\$3,078,052.49	\$1,777,481.00	\$8,933,889.66	\$69,948.97	\$16,450,709.31
Dec-05	\$2,849,833.81	\$3,231,464.88	\$1,842,164.47	\$9,315,403.45	\$87,865.14	\$17,326,731.75
Jan-06	\$3,439,332.52	\$3,820,498.07	\$2,252,243.24	\$11,405,142.43	\$48,363.89	\$20,965,580.15
Feb-06	\$3,030,527.28	\$3,344,258.40	\$1,991,356.65	\$9,776,797.19	\$98,222.08	\$18,241,161.60
Mar-06	\$2,896,009.62	\$3,386,501.90	\$2,027,060.03	\$9,786,319.83	\$103,714.78	\$18,199,606.16
Apr-06	\$3,029,595.01	\$3,330,410.24	\$1,910,354.12	\$9,801,594.03	\$104,082.20	\$18,176,035.60

*Missing means the claims could not be tagged to a specific coverage level.

Prescription Drug Utilization

The following details the number of families that have purchased 75 scripts or more from January 2004 through April 2006. After a family has filled 75 prescriptions the co-payment was reduced to \$10 for 2nd tier and \$20 for 3rd tier.



The following details the type of prescription filled and the % that were generic. The generic percentage rate and generic efficiency rate increased in 2006.

	Generic	Brand Name, Generic Available	Brand Name	Other*	Total	Scripts Rx % Generic	Scripts Generic Efficiency Rx
Jan-04	158,086	25,094	168,924	6,828	358,932	44.04%	86.30%
Feb-04	147,262	22,539	153,242	6,808	329,851	44.65%	86.73%
Mar-04	158,959	24,789	166,715	5,439	355,902	44.66%	86.51%
Apr-04	146,593	23,183	154,292	5,376	329,444	44.50%	86.34%
May-04	146,796	22,990	154,299	5,458	329,543	44.55%	86.46%
Jun-04	165,772	25,715	166,280	6,420	364,187	45.52%	86.57%
Jul-04	166,644	24,471	164,516	7,361	362,992	45.91%	87.20%
Aug-04	152,472	20,615	150,168	7,254	330,509	46.13%	88.09%
Sep-04	151,822	19,608	151,739	7,980	331,149	45.85%	88.56%
Oct-04	161,828	19,634	156,615	6,862	344,939	46.91%	89.18%
Nov-04	163,722	18,627	156,522	7,876	346,747	47.22%	89.78%
Dec-04	185,782	20,604	176,063	11,046	393,495	47.21%	90.02%
Jan-05	130,728	13,727	115,510	6,071	266,036	49.14%	90.50%
Feb-05	175,653	16,852	160,938	7,688	361,131	48.64%	91.25%
Mar-05	180,516	17,131	165,457	8,045	371,149	48.64%	91.33%
Apr-05	153,921	14,966	140,736	7,110	316,733	48.60%	91.14%
May-05	166,973	15,926	154,142	7,634	344,675	48.44%	91.29%
Jun-05	173,467	16,444	158,304	8,108	356,323	48.68%	91.34%
Jul-05	158,402	15,228	142,250	7,455	323,335	48.99%	91.23%
Aug-05	179,314	16,715	159,802	9,085	364,916	49.14%	91.47%
Sep-05	155,345	13,973	142,555	8,732	320,605	48.45%	91.75%
Oct-05	150,252	13,118	130,968	8,000	302,338	49.70%	91.97%
Nov-05	174,155	14,722	155,539	10,909	355,325	49.01%	92.21%
Dec-05	178,563	14,896	155,956	16,874	366,289	48.75%	92.30%
Jan-06	219,122	16,717	176,827	10,236	422,902	51.81%	92.91%
Feb-06	186,724	13,134	148,303	10,130	358,291	52.12%	93.43%
Mar-06	189,854	12,720	149,716	10,569	362,859	52.32%	93.72%
Apr-06	181,328	12,460	142,131	7,869	343,788	52.74%	93.57%

*Includes: Over the Counter (usually includes items such as diabetic supplies, syringes, test strips, etc.), Other/Unavailable, or Missing (unable to tag to a specific group).

The following details the number of patients utilizing prescription benefits and the associated costs.

	Members	Patients	Scripts	Scripts Per Member	Scripts Per Patient	Allow Amt Per Script	Net Pay Per Script	Average out of pocket cost per member	Average out of pocket cost per patient
Jan-04	227,723	120,805	358,932	1.58	2.97	\$53.78	\$38.26	\$24.45	\$46.08
Feb-04	227,766	119,106	329,851	1.45	2.77	\$54.28	\$38.89	\$22.27	\$42.58
Mar-04	228,109	122,824	355,902	1.56	2.90	\$54.57	\$39.11	\$24.11	\$44.77
Apr-04	228,046	117,598	329,444	1.44	2.80	\$55.72	\$40.09	\$22.55	\$43.72
May-04	227,833	117,200	329,543	1.45	2.81	\$55.80	\$40.20	\$22.55	\$43.83
Jun-04	227,573	115,558	364,187	1.60	3.15	\$56.05	\$40.87	\$24.26	\$47.78
Jul-04	227,353	118,640	362,992	1.60	3.06	\$56.40	\$41.27	\$24.14	\$46.26
Aug-04	225,475	115,944	330,509	1.47	2.85	\$56.17	\$40.97	\$22.27	\$43.31
Sep-04	225,993	116,269	331,149	1.47	2.85	\$56.54	\$41.45	\$22.10	\$42.95
Oct-04	229,195	118,914	344,939	1.50	2.90	\$56.33	\$41.53	\$22.26	\$42.90
Nov-04	229,431	119,810	346,747	1.51	2.89	\$55.91	\$41.39	\$21.93	\$42.00
Dec-04	229,486	123,950	393,495	1.71	3.17	\$56.37	\$42.29	\$24.13	\$44.68
Jan-05	227,974	98,191	266,036	1.17	2.71	\$55.86	\$40.33	\$18.16	\$42.15
Feb-05	228,066	118,581	361,131	1.58	3.05	\$57.05	\$41.35	\$25.11	\$48.29
Mar-05	228,751	119,619	371,149	1.62	3.10	\$57.16	\$41.52	\$25.38	\$48.54
Apr-05	229,071	109,286	316,733	1.38	2.90	\$57.79	\$42.13	\$21.62	\$45.32
May-05	229,114	114,577	344,675	1.50	3.01	\$59.68	\$44.01	\$23.53	\$47.06
Jun-05	229,256	112,474	356,323	1.55	3.17	\$59.82	\$44.60	\$23.61	\$48.12
Jul-05	229,228	109,067	323,335	1.41	2.96	\$61.39	\$46.15	\$21.46	\$45.10
Aug-05	227,528	114,713	364,916	1.60	3.18	\$60.80	\$45.71	\$24.14	\$47.87
Sep-05	228,123	109,243	320,605	1.41	2.93	\$60.69	\$45.85	\$20.83	\$43.50
Oct-05	233,058	106,487	302,338	1.30	2.84	\$62.28	\$47.18	\$19.54	\$42.77
Nov-05	233,617	116,829	355,325	1.52	3.04	\$60.67	\$46.30	\$21.83	\$43.64
Dec-05	234,180	116,902	366,289	1.56	3.13	\$61.34	\$47.30	\$21.92	\$43.90
Jan-06	233,736	128,531	422,902	1.81	3.29	\$61.52	\$49.58	\$21.59	\$39.25
Feb-06	233,959	125,857	358,291	1.53	2.85	\$62.58	\$50.91	\$17.87	\$33.21
Mar-06	233,868	127,006	362,859	1.55	2.86	\$61.81	\$50.16	\$18.08	\$33.29
Apr-06	234,226	123,033	343,788	1.47	2.79	\$63.48	\$52.87	\$15.55	\$29.61

The following top 25 drug analysis is based on Rx claims incurred from January 2006 to January 2006.

Product Name	Total Rx Payments	Net Pay Rx as % of All Drugs	Number of Scripts	Net Pay Per Day Supply Rx	Number of members receiving an RX
ZOCOR	\$1,055,258	5.49%	7,007	\$3.83	7,074
NEXIUM	\$573,582	2.98%	3,564	\$4.31	3,461
SINGULAIR	\$411,412	2.14%	4,657	\$2.47	4,586
PREVACID	\$409,009	2.13%	2,558	\$4.38	2,482
EFFEXOR-XR	\$364,745	1.90%	3,041	\$3.58	2,869
ZOLOFT	\$344,651	1.79%	4,187	\$2.37	4,090
WELLBUTRIN XL	\$312,378	1.62%	2,421	\$3.72	2,308
ENBREL	\$295,549	1.54%	193	\$50.07	188
AVANDIA	\$291,005	1.51%	2,028	\$3.99	1,966
PLAVIX	\$286,421	1.49%	2,163	\$3.64	2,083
PROTONIX	\$284,340	1.48%	2,831	\$2.83	2,818
CRESTOR	\$267,049	1.39%	3,094	\$2.26	3,090
LEXAPRO	\$255,791	1.33%	3,937	\$1.90	3,823
VYTORIN	\$246,041	1.28%	3,007	\$2.16	2,971
FEXOFENADINE HCL	\$243,935	1.27%	4,000	\$1.78	3,969
ACTOS	\$230,459	1.20%	1,546	\$4.05	1,522
TOPAMAX	\$220,778	1.15%	990	\$6.76	947
LOTREL	\$192,895	1.00%	2,301	\$2.37	2,240
LEVAQUIN	\$177,802	0.92%	1,993	\$9.71	1,895
ADVAIR DISKUS 250/50	\$175,272	0.91%	1,042	\$4.74	1,031
CELEBREX	\$172,698	0.90%	1,366	\$3.34	1,342
LIPITOR	\$172,293	0.90%	2,124	\$2.07	2,177
TRICOR	\$169,586	0.88%	1,811	\$2.58	1,778
AZITHROMYCIN	\$167,988	0.87%	5,397	\$6.39	5,202
FLONASE	\$161,448	0.84%	2,306	\$2.06	2,286

In summary the top 25 drugs represent 18% of the total scripts and over 38% of total Rx expenditures.

Summary	Total Rx Payments	Number of Scripts	Days Supply Rx
Top Drugs	\$7,482,382	69,564	2,293,266
All Product Names	\$19,233,052	372,076	10,872,490
Top Drugs as % of All Drugs	38.90%	18.70%	21.09%

Utilization

The top 25 clinical conditions based on “incurred claims” from January 2006 to January 2006 are detailed below. (Note: Total Medical Payments represents only the payments made for the specified condition.)

Clinical Conditions	Total Medical Payments	Medical Payments Inpatient	Medical Payments Outpatient	Admissions per 1000 Members	Average Length of Stay per Admission	Office Visits Per 1000 Members	ER Visits Per 1000 Members	Number of Patients	Net Pay Per Patient Medical
Signs/Symptoms/Oth Cond, NEC	\$2,855,299.13	\$444,830.03	\$2,402,940.95	2.82	5.75	303.47	11.86	9,325	\$306.20
Coronary Artery Disease	\$2,644,730.07	\$1,677,532.05	\$966,871.15	5.34	3.01	68.33	2.62	1,311	\$2,017.34
Respiratory Disord, NEC	\$2,544,695.67	\$646,221.36	\$1,898,398.08	3.54	1.97	125.94	17.71	3,404	\$747.56
Prevent/Admin Hlth Encounters	\$2,379,847.80	\$5,950.60	\$2,373,663.70	0.05	1	569	0.41	14,616	\$162.82
Gastroint Disord, NEC	\$2,120,172.47	\$336,736.65	\$1,783,101.62	1.95	3.92	161.87	14.68	4,063	\$521.82
Spinal/Back Disorders, NEC	\$1,733,443.75	\$355,864.67	\$1,376,013.30	1.18	2.57	573.42	4.88	5,979	\$289.92
Arthropathies/Joint Disord NEC	\$1,612,006.16	\$174,635.68	\$1,435,208.33	0.77	2.67	614.85	5.7	7,949	\$202.79
Osteoarthritis	\$1,357,938.90	\$839,876.04	\$518,062.86	2.52	3.18	175.33	0.31	2,618	\$518.69
Infections - ENT Ex Otitis Med	\$1,120,285.91	\$17,580.87	\$1,102,564.30	0.41	2.5	673.27	11.55	12,642	\$88.62
Pregnancy w Vaginal Delivery	\$896,367.29	\$891,474.54	\$4,892.75	4.62	2.29	1.03	0	168	\$5,335.52
Cancer - Breast	\$853,187.78	\$27,187.88	\$825,999.90	0.26	2.4	44.87	0	588	\$1,451.00
Hypertension, Essential	\$816,529.86	\$205,991.20	\$610,538.66	0.72	4.21	349.27	1.75	7,249	\$112.64
Cholecystitis/Cholelithiasis	\$786,421.33	\$272,724.58	\$513,696.75	1.95	3.58	7.6	1.33	271	\$2,901.92
Chemotherapy Encounters	\$728,746.50	\$59,328.26	\$669,418.24	0.26	2.8	0.77	0	99	\$7,361.08
Hernia/Reflux Esophagitis	\$676,169.27	\$129,100.36	\$547,068.91	0.77	3.8	55.4	1.54	1,373	\$492.48
Gynecological Disord, NEC	\$675,364.71	\$93,590.89	\$581,773.82	0.72	1.71	81.07	1.18	2,186	\$308.95

Clinical Conditions	Total Medical Payments	Medical Payments Inpatient	Medical Payments Outpatient	Admissions per 1000 Members	Average Length of Stay per Admission	Office Visits Per 1000 Members	ER Visits Per 1000 Members	Number of Patients	Net Pay Per Patient Medical
Condition Rel to Tx - Med/Surg	\$663,455.20	\$467,135.49	\$196,319.71	1.95	6.79	6.62	1.75	266	\$2,494.19
Cardiac Arrhythmias	\$653,832.39	\$347,386.43	\$306,445.96	1.39	4.15	36.45	2.52	810	\$807.20
ENT Disorders, NEC	\$649,737.06	\$11,683.62	\$637,983.94	0.15	2.33	588	1.75	6,072	\$107.01
Nutritional Disorders, NEC	\$644,626.84	\$82,983.85	\$561,642.99	0.62	3.67	215.47	1.33	5,947	\$108.40
Infec/Inflam - Skin/Subcu Tiss	\$634,912.95	\$152,402.01	\$481,373.52	0.92	4.39	213.21	3.95	4,009	\$158.37
Diabetes	\$597,599.42	\$101,890.34	\$488,049.48	0.82	3.25	195.09	1.75	4,025	\$148.47
Urinary Tract Calculus	\$579,067.87	\$114,252.80	\$464,815.07	1.08	2.43	12.83	3.85	347	\$1,668.78
Neurological Disorders, NEC	\$561,746.27	\$254,825.99	\$299,487.75	0.56	9.55	55.86	0.72	971	\$578.52
Pregnancy w Compl	\$544,437.99	\$188,149.57	\$356,265.72	0.98	2.84	68.03	2.82	1,334	\$408.12

In summary the top 25 clinical conditions represent over 59% of total paid claims for all clinical conditions.

Summary	Total Medical Payments	Medical Payments Inpatient	Medical Payments Outpatient	Admissions Per 1000 Members	Average Length of Stay per Admission	Office Visits Per 1000 Members	ER Visits Per 1000 Members
Top Clinical Conditions	\$29,330,623	\$7,899,336	\$21,402,597	36.35	3.47	5,197.04	95.95
All Clinical Conditions	\$49,530,826	\$14,504,785	\$34,950,858	75.93	3.99	7,792.38	197.25
Top Clinical Conditions as % of All Clinical Conditions	59.22%	54.46%	61.24%	47.87%	87.06%	66.69%	48.65%

Claims Lag Analysis

The following claims lag information is based on medical claims (does not include Rx) incurred from January 2006 to January 2006.

Plans	Number of Medical Claims	Avg Days Lag Per Claim	% Claims Paid Within 30 Days	% Claims Paid Within 60 Days	% Claims Paid Within 90 Days
Commonwealth Enhanced	205,696	20.5	78.93%	92.26%	98.43%
Commonwealth Essential	4,842	24.7	71.56%	88.37%	97.67%
Commonwealth Premier	298,766	20.5	78.81%	92.55%	98.44%
~Missing*	889	34	54.89%	79.98%	93.93%
All Plans	510,193	20.5	78.75%	92.37%	98.42%

*Missing means the claims could not be tagged to a specific plan.

The following claims lag information is based on all claims (Medical and Rx) incurred and paid since January 2005.

Paid	Jan-05	Feb-05	Mar-05	Apr-05	May-05	Jun-05	Jul-05	Aug-05	Sep-05	Oct-05
Incurred										
Jan-05	\$19,392,775	\$30,012,345	\$6,439,424	\$3,003,474	\$1,465,991	\$698,952	\$195,880	\$430,101	\$198,272	\$222,622
Feb-05	N/A	\$20,385,014	\$32,993,260	\$4,118,421	\$1,993,579	\$985,605	\$450,466	\$251,612	\$150,061	\$206,075
Mar-05	N/A	N/A	\$25,836,795	\$32,242,175	\$5,488,629	\$1,974,193	\$611,506	\$962,138	\$190,236	\$205,647
Apr-05	N/A	N/A	N/A	\$21,112,736	\$35,388,665	\$4,853,010	\$2,606,442	\$1,051,827	\$278,519	\$236,649
May-05	N/A	N/A	N/A	N/A	\$22,346,002	\$34,092,774	\$4,644,116	\$1,634,442	\$432,003	\$440,096
Jun-05	N/A	N/A	N/A	N/A	N/A	\$24,977,388	\$35,063,637	\$6,054,348	\$1,968,390	\$1,570,613
Jul-05	N/A	N/A	N/A	N/A	N/A	N/A	\$20,242,287	\$39,162,517	\$4,709,300	\$2,150,245
Aug-05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$26,774,820	\$34,666,259	\$5,664,002
Sep-05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$21,618,768	\$33,910,200
Oct-05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$24,184,504
Nov-05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dec-05	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Jan-06	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Feb-06	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mar-06	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Apr-06	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Paid	Nov-05	Dec-05	Jan-06	Feb-06	Mar-06	Apr-06
Incurred						
Jan-05	\$367,293	\$51,491	\$25,315	\$27,338	-\$150,412	-\$4,041
Feb-05	\$88,408	\$62,450	\$3,354	\$19,351	-\$76,343	\$149,592
Mar-05	\$71,445	\$117,596	\$68,553	\$57,239	-\$2,143	\$93,721
Apr-05	\$407,984	\$152,293	\$75,708	-\$91,042	\$56,082	\$33,500
May-05	\$162,416	\$218,755	\$80,539	\$127,361	\$54,012	\$142,421
Jun-05	\$272,044	\$228,805	\$623,890	\$90,294	\$90,631	-\$34,472
Jul-05	\$1,184,157	\$414,705	\$162,343	\$205,034	\$50,521	\$140,351
Aug-05	\$1,932,458	\$1,344,595	\$385,242	\$284,379	\$231,436	\$133,669
Sep-05	\$5,174,398	\$2,145,625	\$816,131	\$487,305	\$551,701	\$188,201
Oct-05	\$38,473,429	\$5,465,292	\$2,047,507	\$1,117,209	\$430,244	\$336,401
Nov-05	\$23,681,263	\$38,498,406	\$4,839,072	\$1,922,761	\$908,620	\$405,234
Dec-05	N/A	\$25,805,048	\$35,809,332	\$4,957,617	\$2,461,609	\$390,783
Jan-06	N/A	N/A	\$34,335,774	\$23,431,436	\$7,952,052	\$3,044,616
Feb-06	N/A	N/A	N/A	\$33,503,834	\$27,144,347	\$5,802,213
Mar-06	N/A	N/A	N/A	N/A	\$42,751,720	\$28,170,351
Apr-06	N/A	N/A	N/A	N/A	N/A	\$34,493,824

Allowed Amount Distribution

The following shows the distribution of members with allowed amount of charges within specified ranges from January 2004 to January 2006. The distribution is based on incurred claims.

Allowed Amount	2004	2005	2006
less than 0.00	1,457	1,494	809
\$0.00 - \$499.99	64,464	59,765	91,775
\$500.00 - \$999.99	34,154	30,365	38,374
\$1,000.00 - \$1,999.99	39,440	35,696	32,509
\$2,000.00 - \$4,999.99	50,424	48,062	24,783
\$5,000.00 - \$9,999.99	26,271	26,732	8,329
\$10,000.00 - \$14,999.99	8,252	9,124	2,269
\$15,000.00 - \$19,999.99	3,454	4,037	952
\$20,000.00 - \$29,999.99	2,928	3,493	846
\$30,000.00 - \$49,999.99	2,003	2,272	647
\$50,000.00 - \$74,999.99	740	928	241
\$75,000.00 - \$99,999.99	312	376	95
\$100,000.00 - \$149,999.99	234	295	54
\$150,000.00 - \$199,999.99	98	100	18
\$200,000.00 - \$249,999.99	49	52	5
over \$249,999.99	55	75	8
Total	234,335	222,866	201,714

Summary of Enrollment and Claims

The following provides a summary of members, paid medical claims, and paid Rx claims from January 2004 through April 2006.

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Jan-04	227,723	\$58,848,607	\$45,117,063	\$13,731,544	590,949	229,182	358,932
Feb-04	227,766	\$58,061,981	\$45,233,364	\$12,828,618	579,440	247,641	329,851
Mar-04	228,109	\$65,031,900	\$51,113,407	\$13,918,493	625,325	267,643	355,902
Apr-04	228,046	\$61,961,872	\$48,754,246	\$13,207,626	581,701	250,178	329,444
May-04	227,833	\$59,827,161	\$46,579,273	\$13,247,888	575,501	243,781	329,543
Jun-04	227,573	\$64,264,522	\$49,380,670	\$14,883,852	576,274	246,465	364,187
Jul-04	227,353	\$63,991,901	\$49,011,948	\$14,979,953	611,747	246,867	362,992
Aug-04	225,475	\$65,989,555	\$52,449,791	\$13,539,764	595,395	263,068	330,509
Sep-04	225,993	\$60,496,033	\$46,771,181	\$13,724,852	572,022	238,754	331,149
Oct-04	229,195	\$64,605,512	\$50,279,446	\$14,326,066	610,421	263,664	344,939
Nov-04	229,431	\$65,351,670	\$51,000,006	\$14,351,664	599,992	251,615	346,747
Dec-04	229,486	\$69,043,554	\$52,402,840	\$16,640,714	651,982	257,092	393,495
Jan-05	227,974	\$59,301,659	\$48,572,691	\$10,728,968	507,762	237,946	266,036
Feb-05	228,066	\$59,172,502	\$44,238,677	\$14,933,826	603,162	236,878	361,131
Mar-05	228,751	\$70,912,822	\$55,502,403	\$15,410,419	669,300	289,658	371,149
Apr-05	229,071	\$63,015,420	\$49,670,636	\$13,344,784	573,051	251,447	316,733
May-05	229,114	\$68,257,036	\$53,088,674	\$15,168,362	617,118	266,454	344,675
Jun-05	229,256	\$68,853,368	\$52,959,648	\$15,893,720	625,309	263,509	356,323
Jul-05	229,228	\$65,130,689	\$50,209,281	\$14,921,408	560,759	232,609	323,335
Aug-05	227,528	\$76,933,108	\$60,251,604	\$16,681,503	668,464	298,393	364,916
Sep-05	228,123	\$64,615,706	\$49,917,137	\$14,698,569	568,819	243,397	320,605
Oct-05	233,058	\$68,851,505	\$54,586,725	\$14,264,780	564,840	258,350	302,338
Nov-05	233,617	\$72,082,346	\$55,631,637	\$16,450,709	640,352	279,594	355,325
Dec-05	234,180	\$74,949,023	\$57,622,291	\$17,326,732	644,642	272,570	366,289
Jan-06	233,736	\$79,397,225	\$58,431,645	\$20,965,580	712,605	282,784	422,902
Feb-06	233,959	\$66,041,965	\$47,800,803	\$18,241,162	605,669	241,290	358,291
Mar-06	233,868	\$82,421,761	\$64,222,155	\$18,199,606	662,802	294,110	362,859

Time Period	Members	Net Pay Med and Rx	Net Pay Med	Net Pay Rx	Claims Paid	Claims Paid Med	Scripts Rx
Apr-06	234,226	\$73,448,845.18	\$55,272,809.58	\$18,176,035.60	599,678	250,207	343,788

NOTE: Includes run out data from all Carriers

The following illustrates the change in paid claims amounts (includes medical and Rx) by rolling year.

Paid Rolling Years	Members	Total Medical and Rx Claims	Total Medical Claims	Total RX Claims
May 2004 - Apr 2005	228,119	\$765,972,311	\$595,859,561	\$170,112,750
May 2005 - Apr 2006	231,679	\$860,982,576	\$659,994,409	\$200,988,167
% Change (Paid Roll Yrs)	1.60%	12.40%	10.80%	18.10%